

**AN ANALYSIS OF SUSTAINABLE LIVELIHOODS:
A CASE STUDY OF THE LOW-WAGE EMPLOYMENT OF
AFRICAN WOMEN AT A TERTIARY INSTITUTION IN
DURBAN, SOUTH AFRICA**

by

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Submitted in partial fulfillment of the requirements for the degree of Master of
Development Studies, School of Built Environment and Development Studies, University
of KwaZulu-Natal, Durban

November 2015

As the candidate's supervisor I have approved this dissertation for submission.

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A handwritten signature in black ink, appearing to be 'Dori Posel', written over a horizontal line.

COLLEGE OF HUMANITIES

DECLARATION - PLAGIARISM

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Abstract

For many workers throughout the world, earnings from employment do not provide a way out of poverty. Given their low earnings, the working poor often rely on additional resources in order to make ends meet. Employing a combination of diverse assets as part of a livelihood strategy allows a poor household to minimize their vulnerability to shocks and stresses. The sustainable livelihoods framework is a useful tool for analyzing livelihoods, and how livelihood strategies can help a household reduce their economic vulnerability. When viewed within the context of the sustainable livelihoods framework, low-wage employment can be regarded as one of many tools poor households use to sustain their livelihood.

In South Africa, the households of African women are typically the most vulnerable to poverty, and their access to labor earnings and other resources is often limited. In this study, I investigate the livelihood strategies of a group of African women engaged in very low-wage employment at a tertiary institution. I adopt a qualitative methodology and collect primary data from semi-structured interviews with 20 cleaners who work at a university in the city of Durban. Although the sample is small and select, there are many characteristics of the women and the households in which they live, which mirror national patterns.

The majority of women in the sample were not married but all had at least one child, and most of the women received no support from the child's father. Although these women receive very low returns to their employment, their earnings are a critical component of their livelihood strategy. However, social grant income is also important in augmenting income earned from very low-wage work. Notwithstanding very low earnings, there is also some attempt to insure their livelihoods against negative shocks through an insurance policy and participation in a savings club. The livelihoods of the women remain vulnerable, however, because their job is outsourced, their employment is secured only through short-term contracts, and they have little opportunity for advancement. Nonetheless, for these women, an insecure low-paying job is better than no job at all.

Table of Contents

List of Tables	vi
List of Figures	vi
Acknowledgements	viii
List of Acronyms	ix

Chapter 1: Introduction

1.1 Background and motivation	1
1.2 Research objectives and questions.....	3
1.3 Dissertation format.....	4

Chapter 2: Literature Review and Theoretical Framework

2.1 Introduction.....	6
2.2 Theory of sustainable livelihoods	7
2.3 Employment characteristics of women in South Africa	11
2.4 Demographic and household characteristics.....	30
2.5 Access to non-earned income and other resources	38
2.6 Conclusion	54

Chapter 3: Methodology

3.1 Introduction.....	58
3.2 Sampling and selection of participants	59
3.3 Instruments and data collection	60
3.4 Data analysis	61
3.5 Limitations of the study	61
3.6 Ethical considerations	62

Chapter 4: Findings

4.1 Introduction.....	64
4.2 Demographic and household characteristics.....	64
4.3 Employment.....	76
4.4 Finances	87
4.5 Conclusion	98

Chapter 5: Discussion and conclusion

5.1 Introduction.....	101
5.2 Demographic and household characteristics.....	102
5.3 Employment.....	109
5.4 Finances	111
5.5 Summary and concluding remarks.....	118
5.6 Further research	121
References	123
Appendices	
Appendix 1: Informed Consent Form – English.....	136
Appendix 2: Informed Consent Form – isiZulu.....	138
Appendix 3: Interview Schedule.....	140

List of Tables

Table 1: Five livelihood assets of the sustainable livelihoods approach	8
Table 2: Social grants by description, value as of 1 April 2015, and number of recipients	47
Table 3: Languages spoken by number of participants	65
Table 4: Households by the number of adults, the number of children, and the total number of household members, in ascending order by total number of household members	72
Table 5: Households by the number of employed, unemployed, and inactive household members, in ascending order by total number of household members	75
Table 6: Figures from Sibusisiwe's payslip.....	88

List of Figures

Figure 1: Participants by age group	65
Figure 2: Number of participants by relationship status	67
Figure 3: Where is the father of your child(ren), by number of fathers.....	67
Figure 4: Is the father of your child(ren) contributing to their upkeep?	67
Figure 5: Why is the father of your child(ren) not contributing?	67
Figure 6: Percentage of participants by highest level of education attained.....	69
Figure 7: Percentage of participants who have ever participated in on-the-job training	71
Figure 8: Length of most recent period of unemployment, by number of participants	77
Figure 9: Participants with a written contract, by contract length	80
Figure 10: Employment benefits, by number of participants	85
Figure 11: Sources of income, by number of households.....	89

Figure 12: Total social grants received, by type of grant	90
Figure 13: Total combined household income per month, by number of households.....	94
Figure 14: How participants spent their income, by number of participants.....	95
Figure 15: How the income of other household members supported the household, by number of households	96
Figure 16: The cost of transportation to get to work (one direction), by number of participants	97
Figure 17: Other forms of support in the event of a negative shock, by number of participants	97

Acknowledgements

I would first like to thank the participants who selflessly contributed their time and effort to participate in this study. It would not have been possible without their willingness to generously contribute and share their lives and thoughts with me. My sincere gratitude goes also to my translator, Nonkululeko, for her invaluable assistance and friendship.

My appreciation goes to the Development Studies staff for all their support and assistance during my time in South Africa. I am grateful to the academic and administrative staff for sharing their guidance, knowledge, and time. A special thanks goes to my supervisor, Dori Posel, for her patience and encouragement throughout the dissertation process, and for sharing with me her incredible wealth of knowledge.

Finally, none of this would have been possible without the constant encouragement and support from my husband, parents, and siblings. Daddy, thanks for always sharing your wisdom with me and editing countless papers over the years. And especially Kyle, thank you for telling me to get back to work when I got distracted, for allowing me to ignore you for hours on end, and for loving me always.

List of Acronyms

AIDS	Acquired Immune Deficiency Syndrome
BCEA	Basic Conditions of Employment Act
CSG	Child Support Grant
DFID	Department for International Development
GDP	Gross domestic product
GHS	General Household Survey
HIV	Human immunodeficiency virus
IES	Income and Expenditure Survey
ILO	International Labor Organization
LFS	Labor Force Survey
OAG	Old Age Grant
OHS	October Household Survey
QLFS	Quarterly Labor Force Survey
RDP	Reconstruction and Development Program
SASSA	South African Social Security Agency
SATAWU	South African Transport and Allied Workers' Union
SMG	State Maintenance Grant
StatsSA	Statistics South Africa
UIF	Unemployment Insurance Fund

Chapter One: Introduction

1.1 Background and motivation

For many workers throughout the world, earnings from employment do not provide a way out of poverty. This group of people is referred to as the working poor: working, because they have employment, and poor, because they have low earnings. Given their low earnings, the working poor often rely on additional resources in order to make ends meet. Employing a combination of diverse assets as part of a livelihood strategy allows an economically disadvantaged household to minimize their vulnerability to shocks and stresses. The sustainable livelihoods framework provides the theoretical underpinning of this study, and is a useful tool for analyzing livelihoods, and how livelihood strategies can help a household reduce their risk and economic vulnerability.

There has been much research regarding low-wage employment in both developed and developing countries. In the context of developing countries, this research has often focused on informal employment because the informal economy is sizeable in many countries. South Africa is the exception to the rule, characterized by high unemployment rates and a small informal sector, compared to its African neighbors (Banerjee et al. 2007). Previous studies have shown that in the context of South Africa, African women face tough challenges to finding and securing employment (Posel, Casale and Vermaak 2014; International Labor Organization [ILO] 2012), and are often engaged in insecure, menial, low-wage work with minimal benefits (Casale and Posel 2014; Bezuidenhout and Fakier 2006; van der Walt et al. 2002).

There are a number of challenges regarding low-wage employment that affect women in general, and African women in particular. Gender bias effectively limits the kinds of jobs that are available to women (ILO 2012). This in turn limits women's access to income because the types of jobs available to women are typically characterized by lower wages (Muller 2009; Casale and Posel 2005). Hatch (2009) has shown that South African women are overrepresented in lower paying jobs. African and Coloured women

specifically are largely employed in low-skill jobs,¹ which are typically poorly remunerated.

Once in employment, it is more likely for women in South Africa to experience poor conditions of employment than men (Casale and Posel 2014). Casale and Posel (2014) have also found that African women experience the worst employment conditions, relative to African men and Whites of both sexes. For example, only 49.7 percent of African women report receiving paid leave, while 55 percent of African men, 83.8 percent of White women, and 91.6 percent of White men receive paid leave (Casale and Posel 2014).

Van der Walt et al. (2002) have found that in South Africa, African and Coloured low-wage workers, and women especially, are overwhelmingly affected by outsourcing. Outsourcing has become increasingly common, globally (Galdon-Sanchez, Gil and Bayo-Moriones 2015; Globerman and Vining 2006; Herod and Aguiar 2006; Jones, Kierzkowski and Lurong 2005) and in South Africa (Bezuidenhout and Fakier 2006; Minnaar and Mistry 2004; Miraftab 2004; van der Walt et al. 2002). The outsourcing of typically non-core work activities has become a “well-established feature of the post-apartheid South African economy” (van der Walt et al. 2002: 17). While outsourcing can be beneficial to certain occupations, the effect of outsourcing on low-wage workers is often profoundly negative due to a decrease in wages, loss of benefits, less job security, tighter control by new management, and potential loss of union representation (Bezuidenhout and Fakier 2006; van der Walt et al. 2002). A survey conducted among South African universities has found that cleaning is the most commonly outsourced job on university campuses (van der Walt et al. 2002).

A study of African women who are employed as cleaners at a tertiary institution provides an opportunity to engage with vulnerable low-wage workers in South Africa and analyze their livelihood strategies and how their households cope with economic vulnerability.

¹ According to StatsSA (2015a), low-skill includes elementary and domestic worker occupations. Semi-skilled occupations include clerk, sales and services, skilled agriculture, craft and related trade, and plant and machine operators. Skilled occupations include manager, professional, and technical occupations.

When examined within the context of the sustainable livelihoods framework, low-wage employment can be viewed as one of many tools economically disadvantaged households use to sustain their livelihood. It is also critical to analyze the livelihoods of the working poor in South Africa, so that interventions meant to help the working poor, such as the social grant system and protective labor legislation, are designed and targeted effectively.

1.2 Research objectives and questions

The research presented in the following chapters is based on available literature as it relates to livelihood strategies and low-wage employment, coupled with primary research in the form of semi-structured interviews with low-wage workers at a tertiary institution in Durban, South Africa. The workers are outsourced cleaners, who work at a university, but are employed by an external cleaning company. The cleaners are all African women of various ages who are engaged in low-wage employment that is characterized by a lack of benefits and employment security.

This dissertation employs a case study approach of 20 women. It is not meant to be representative of all cleaners employed through outsourcing at tertiary institutions, or of all low-waged work undertaken by women in South Africa. Rather, the objective of the research is to provide qualitative depth and insight into the livelihood strategies of this group of women in low-wage and insecure employment.

The primary objectives of this dissertation are to analyze the livelihood strategies employed by the low-wage female workers' households in this case study, and understand the role that employment plays in these livelihood strategies. Subsequently, the participants' experiences of low-wage employment are an integral aspect of this research. The final objective of this dissertation is to examine the factors that increase (decrease) the cleaners' households' vulnerability.

This topic is particularly relevant given the recent protests by students, cleaners and other support staff at many tertiary institutions in South Africa in recent weeks to end

outsourcing (although not at the institution being studied here). Protesting students also voiced disapproval of the proposed fee increase for 2016, and while President Zuma declared that there would be no fee increase for the next academic year, the call to end outsourcing was initially disregarded. Through continued protest action by students, a few universities, including the University of the Witwatersrand and the University of Cape Town, have committed to phase out outsourcing on their respective campuses.

The specific research questions that are addressed in this dissertation are as follows:

1. What are the demographic and household characteristics of the cleaners (for example, their educational attainment, marital status and the composition of the household in which they live)?
2. What are the conditions of employment of the cleaners in the case study, and how do the cleaners assess the nature of their employment?
3. What is the economic status of the households in which the cleaners live? Are there other sources of income and what are the different resources utilized by the cleaners in this case study to minimize their household's vulnerability?
4. In the event of a negative shock (for example, illness, death, or unemployment), what safety networks can the cleaners draw on?

1.3 Dissertation format

Following this introduction, Chapter Two provides a review of the theoretical literature on sustainable livelihoods, which offers an explanation for how disadvantaged households manage to survive by relying on a combination of resources. This chapter also explores the challenges regarding the low-wage employment of African women in South Africa, and it highlights the demographic and household characteristics that can affect a household's financial wellbeing. Lastly, the chapter discusses the importance of increasing women's, and especially African women's, access to additional resources given their limited access to employment earnings.

Chapter Three explains the qualitative methods used in conducting the research and analyzing the findings. The results, gleaned through semi-structured interviews, are then presented in Chapter Four, while Chapter Five attempts to link the findings with previous research and theory. Chapter Five also draws conclusions on the role of low-wage employment as a component of a livelihood strategy, and offers recommendations for further research.

Chapter Two: Literature Review and Theoretical Framework

2.1 Introduction

In this chapter I review the theoretical and empirical literature that describes the nature of the livelihood strategies of disadvantaged African women and their households and I assess the contribution of low-wage employment to the wellbeing of these households. Further, I discuss the importance of increasing women's access to other resources, including non-earned income, as an integral part of the livelihood strategy of their households. The primary objective of this chapter is to explore the livelihood strategies employed by the households of disadvantaged African women in order to survive and reduce their households' economic vulnerability.

There is evidence to suggest that the households of African women are financially vulnerable, and that their access to labor earnings and other resources is limited (Casale and Posel 2014; Banerjee et al. 2007). In this chapter I look at reasons why disadvantaged African women living in South Africa would be expected to have less access to labor earnings and additional resources than men and other population groups, and I discuss how their limited access to resources impacts their chosen livelihood strategies.

Section 2.2 discusses the theory of sustainable livelihoods, to which Amartya Sen's work on capabilities contributed significantly (Sen 1985; Sen 1984), and which offers an explanation for how economically disadvantaged households manage to survive by relying on a combination of resources. Section 2.3 explores the challenges regarding the low-wage employment of African women in South Africa, specifically highlighting the high unemployment rate, the high level of single motherhood, the difficulty in searching for a job, the dismal working conditions once employed, the low pay associated with typical female work and the negative effects of the outsourcing of employment. In section 2.4, I discuss the demographic and household characteristics that can affect a household's financial status, especially an individual's level of education, their marital status, the composition of their household, and the gender of the household head. Section 2.5

highlights the importance of increasing women's access to additional resources, and section 2.6 concludes the chapter.

2.2 Theory of sustainable livelihoods

In South Africa, earned income is often the principal component of a household's livelihood strategy, amounting to approximately 70 percent of total income in many households (Vermaak 2011; Woolard and Leibbrandt 1999). However, earned income is only one of many elements that households rely on for a means of living; this is especially true among low-wage workers. The smaller the value of earned income in a household, the greater the importance of access to other resources becomes. Given the fact that women often earn less than men (Hatch 2009; Muller 2009; Casale and Posel 2005), and that women are less likely than men to find employment in South Africa (Verick 2012; Posel and Rogan 2009; Casale and Posel 2005), access to resources other than earned income is critical for the survival of many households, especially female-headed households.² The theory of sustainable livelihoods offers one possible explanation for how economically disadvantaged households manage to survive, by relying on multiple assets or resources in order to make ends meet and minimize their economic vulnerability (Department for International Development [DFID] 1999).

The theoretical framework of sustainable livelihoods, to which Amartya Sen's work on capabilities contributed significantly (Sen 1985; Sen 1984), is useful for analyzing the livelihoods of the poor (DFID 1999). The approach is people-centered and begins by identifying the existing strengths, assets and capabilities of the poor.

²There is some discrepancy regarding the definition of the household head. Posel and Rogan (2009) have argued that whoever is named as the household head is typically also the primary income-earner for that household. Thus, in female-headed households the breadwinner is typically female. Budlender (2002), however, has argued that the household head and the breadwinner are not always the same person; data from 2001 has indicated that in 11 percent of South African households, the head and breadwinner did not overlap. Furthermore, Woolard and Leibbrandt (1999) have suggested that some women become the de facto household head, responsible for the running of the household, but not necessarily the breadwinner of the household, because the male migrates for work and is not present in the household most of the time.

There are five assets that the poor can possess and make use of for their livelihood, including natural capital, physical capital, financial capital, human capital, and social capital (Krantz 2001; DFID 1999; Scoones 1998). Descriptions of the five assets can be seen in Table 1 below. The poor are likely to possess multiple assets, but each to varying degrees. For example, while the working poor may lack significant economic assets, the sustainable livelihoods approach would suggest that low-wage workers employ a combination of resources in order to survive. Furthermore, a single asset can improve multiple capitals; for example, owning land serves a dual purpose of improving one's access to natural capital, while similarly improving one's access to financial capital through productive land use and when used as collateral in order to access a loan (DFID 1999).

Table 1: Five livelihood assets of the sustainable livelihoods approach	
Natural capital	Natural resources including air, land, water, soil, forests, and fisheries
Physical capital	Basic infrastructure including roads, schools, water and sanitation, telecommunications, and energy supplies; plus, producer goods including tools and other equipment
Financial capital	Financial resources including savings, credit, liquid assets, earned income, state transfers, and remittances
Human capital	Skills, knowledge, health, and the ability to work
Social capital	Social resources developed through informal networks and connectedness, membership of formal groups, and relationships of trust, reciprocity and exchanges

Source: DFID 1999, Sustainable Livelihoods Guidance Sheets

The sustainable livelihoods framework argues that there can be significant variation in access to the five assets across different households and communities. While disadvantaged households may lack access to certain assets, they employ a combination of the assets they do have access to in order to make their livelihood. Thus, because there is such diversity in access to resources, livelihood strategies can vary greatly from one household and one community to another. It is unlikely, however, that a livelihood strategy would utilize only one asset; instead, economically disadvantaged households rely on a diverse set of assets. Evidence from South Africa indicates that poor households

typically rely on multiple sources of income (assets) in order to survive (Woolard and Leibbrandt 1999). According to the Department for International Development (DFID):

“The [sustainable livelihoods] approach is founded on a belief that people require a range of assets to achieve positive livelihood outcomes; no single category of assets on its own is sufficient to yield all the many and varied livelihood outcomes that people seek. This is particularly true for poor people whose access to any given category of assets tends to be very limited. As a result, they have to seek ways of nurturing and combining what assets they do have in innovative ways to ensure survival.” (DFID 1999: no pagination)

In essence, given the poor’s limited access to any given set of assets, their livelihood strategies are typically comprised of a combination of assets. Diversification, or employing multiple assets in a livelihood strategy, effectively serves to protect against external shocks and stresses because the assets are likely to be affected differently. In turn, diversification decreases a household’s economic vulnerability and helps to ensure the livelihood’s sustainability (Krantz 2001; Scoones 1998).

A prominent theme in this framework, therefore, is the ability of the poor to combine their assets into a livelihood strategy that will reduce their level of vulnerability *in a sustainable way*. According to this approach, a livelihood is sustainable when it can “cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base” (Scoones 1998: 5).³ The sustainable component of this framework highlights the importance of utilizing a combination of resources to hedge against pressures that can prove deleterious to a household’s survival. A sustainable livelihood is one that can endure, and even improve, when outside pressures cause challenges.

A final policy implication of the sustainable livelihoods approach involves strengthening households’ capabilities and access to assets and resources through direct and indirect intervention, in an effort to minimize economic vulnerability (Morse and McNamara

³ This definition was adapted by the Institute of Development Studies from the definition created by Chambers and Conway (1992).

2013). The development community has employed a number of methods to strengthen and support livelihoods, including the personal empowerment of poor people, the social empowerment of poor communities, the improvement of technologies used by the poor, making social and economic investments, strengthening the capacity of government and non-governmental organizations, addressing policy and governance issues, and promoting livelihood opportunities, to name a few (Krantz 2001).

In sum, the goal of sustainable livelihoods is to identify the different assets or resources to which a household has access, assess the chosen combination of assets used in a livelihood strategy, and finally to strengthen economically disadvantaged households' access to a combination of resources, in order for the poor to achieve their desired livelihood outcomes and to sustainably minimize their household's economic vulnerability.

2.2.1 The importance of labor earnings within the livelihood strategy

Even though low-wage workers earn a relatively small amount from their work, employment earnings are often a critical component of a household's livelihood strategy (Fields 2012). According to Fields (2012: 14), labor earnings are vital for many people in the world because often "income from labor is greater than income from other sources combined."

While the poor typically have access to resources other than earnings from employment, oftentimes "poor people's main or only asset is their labor" (Fields 2012: 14). Woolard and Leibbrandt (1999) have come to the same conclusion regarding the primacy of labor as an asset of the poor. The authors have also highlighted the fact that an increase in education generally increases the productivity of one's labor, highlighting the importance of education as human capital (Woolard and Leibbrandt 1999).

Data for South Africa has highlighted the importance of earnings in the livelihood strategies of households. For example, in the 2005/2006 *Income and Expenditure Survey*

(IES), earned income amounts to approximately 70 percent of total income in South African households (Vermaak 2011). Only about 30 percent of total household income therefore could be attributed to non-earned income, such as maintenance payments and social grants. Posel and Rogan (2012) have found that in South Africa labor earnings play the most significant role in reducing the depth of poverty in male- and female-headed households. Posel and Rogan (2009) have also observed that grant income is lower than earnings income; data from 2006 has indicated that the value of the Child Support Grant (CSG) (one of the main social grants in South Africa) was significantly lower (142 Rand in 2000 prices) than median earnings for both females (820 Rand) and males (1,340 Rand). Clearly, for many households, labor earnings play a critical role in household survival, while non-earned income plays a more supportive role.

Following the assumption expounded in the sustainable livelihoods framework that poor households utilize a combination of resources or assets in order to survive, this dissertation seeks to assess the different livelihood strategies of a group of African women in South Africa who are employed and earn low wages. The focus on the working poor is intentional given the importance of labor earnings as a primary component of the livelihood strategies of many economically disadvantaged households. Therefore, the remainder of this chapter will highlight the challenges faced by women in employment in South Africa, the influence of demographic and household characteristics on a household's economic wellbeing, as well as the ways in which women's access to other resources can be strengthened in the South African context.

2.3 Employment characteristics of women in South Africa

The low-wage employment of African women in South Africa presents an interesting case study to explore the livelihood strategies of the working poor for several reasons. To begin with, African women face a host of difficulties in looking for and securing employment because of extremely high unemployment rates, a high level of single motherhood, and a difficult job search. Once in employment, African women grapple with dismal working conditions, low earnings and the negative effects of outsourcing.

While Vermaak's (2011) findings have shown a considerable overall decline in the extent of low-wage employment over the period 2001-2007 in South Africa, certain segments of the population experienced the decline differently. Among Africans, there was no decline in the share of the employed whose wages were below a national poverty line, while women as a whole actually experienced an increase in the share of working poverty (Vermaak 2011). Other groups that experienced an increase in working poverty include the self-employed, part-time workers, and individuals who had an incomplete secondary education (Vermaak 2011).

In the subsections that follow, I will first highlight South Africa's high rate of unemployment, which is highest among African women (section 2.3.1). Section 2.3.2 will detail the similarly high rate of single motherhood in South Africa, which is again highest among African women. The daily challenges that employed single mothers face, mainly regarding childcare, will also be presented. In the context of high rates of unemployment and single motherhood, section 2.3.3 will emphasize the many constraints African women face when searching for a job. South Africa's high unemployment rate has caused many unemployed individuals to become discouraged, non-active job seekers. Single mothers are forced to juggle many responsibilities, which can negatively impact their ability to find and secure employment. Additionally, searching for a job demands financial resources, which impoverished individuals can ill afford.

Section 2.3.4 will highlight the fact that once in employment, women are more likely to experience inferior conditions of employment compared to men. African women, especially those between the ages of 30 and 60 years, experience the worst work conditions overall. Section 2.3.5 will emphasize the negative impact that occupational segregation by gender has on women. Female workers are often employed in typical female occupations, like cleaning, which are characterized by low earnings and poor working conditions, including job insecurity and few benefits. Finally, section 2.3.6 will detail the negative effects of outsourcing, especially for low-wage workers. Outsourcing has become commonplace in South Africa, and predominantly affects women, Africans, and Coloureds.

2.3.1 High rates of unemployment

South Africa is overwhelmed with extremely high rates of unemployment. According to the country's official statistical agency, Statistics South Africa (StatsSA), using data from the Quarterly Labor Force Survey (QLFS), the official (strict) unemployment rate from the second quarter of 2015 was 25 percent (Statistics South Africa [StatsSA] 2015b). The broad unemployment rate was significantly higher at 34.9 percent (StatsSA 2015b).

South African officials have chosen to distinguish between the two states of unemployment (referred to as strict/narrow unemployment and broad/expanded unemployment). The strict unemployment rate differs from the broad rate by only measuring as unemployed those individuals who in the month prior to the survey were *actively* seeking work. The broad unemployment rate includes all individuals who are unemployed and want to work, regardless of their job search status.

Some groups are affected by rampant unemployment more so than others. As is often true in post-apartheid South Africa, the ways in which the different population groups are impacted by a phenomenon closely mirrors the hierarchical race structure that was effected during the apartheid era. As Africans represented the bottom of the race structure, Africans continue to experience the lion share of unemployment today. Similarly, as Whites represented the top of the race hierarchy during apartheid, they continue to experience the lowest levels of unemployment in the country. Again, using data from the QLFS from Quarter 2 of 2015, the narrow unemployment rate for Africans stood at 27.9 percent, while Coloureds, Indians/Asians, and Whites had unemployment rates of 24.4, 13.4, and 7 percent, respectively (StatsSA 2015b). The corresponding figures for the expanded definition of unemployment for Africans, Coloureds, Indians/Asians, and Whites were 39, 28.6, 19.3, and 8.3 percent, respectively (StatsSA 2015b).

Another group that is disproportionately affected by unemployment is women. Women in South Africa have consistently experienced higher rates of unemployment compared to men (Posel and Rogan 2009; Shepherd 2008; Banerjee et al. 2007). Therefore, the

unemployed in South Africa are more likely to be female than male (Casale and Posel 2005). When unemployment statistics are disaggregated by gender, the strict unemployment rate for females from Quarter 2 of 2015 was 27.3 percent, while male unemployment stood at 23.1 percent (StatsSA 2015b). The corresponding figures for the broad definition of unemployment for women and men were 39.1 and 31.1 percent, respectively (StatsSA 2015b).

While it is clear that women in general are overwhelmingly affected by unemployment, studies have shown that African women specifically experience the highest unemployment rates (Casale and Posel 2014; Banerjee et al. 2007). Household data from 2007 has indicated that the strict unemployment rate for African women was 32.3 percent, while the broad unemployment rate stood at 50.4 percent (Casale and Posel 2014). The expanded figure reveals that one out of every two African women was broadly unemployed in 2007.

One historical reason for the high levels of unemployment of African women is that at the end of apartheid, there was an increase in the number of older African women with generally low skills entering the labor force (Banerjee et al. 2007). At the same time, there was a fall in the demand for low-skill labor, creating a situation of rising unemployment, especially among African women (Banerjee et al. 2007; Hoogeveen and Ozler 2006). Verick (2012) has suggested that the South African economy has failed to absorb the increase in the labor supply, especially among African women. Thus, to this day African women are the most vulnerable to unemployment.

A third group that is overwhelmingly affected by unemployment in South Africa is the youth. According to StatsSA, the unemployment rate for youth (15-24 years old) from Quarter 2 of 2015, ranged from 49.9 percent according to the narrow definition, up to 63.1 percent following the expanded definition (StatsSA 2015b). As individuals became older, the unemployment rate declined for each subsequent age group. The next age group, 25-34 years, had a strict (broad) unemployment rate of 29.9 percent (39.4 percent),

while the oldest age category, 55-64 years, had a strict (broad) unemployment rate of 8 percent (15.4 percent) (StatsSA 2015b).

Finally, a fourth group that is largely affected by high rates of unemployment is the poor, as there is a clear relationship between unemployment and poverty (Woolard and Leibbrandt 1999). Using data from the 1995 IES and *October Household Survey* (OHS), Woolard and Leibbrandt (1999) have estimated that the unemployment rate of individuals living in poor households was 51.5 percent, compared to the national unemployment rate of 29.3 percent, and an unemployment rate of 18.4 percent for individuals living in non-poor households. Thus, individuals in poor households are more than two and a half times as likely to be unemployed as individuals living in non-poor households.

According to Fields (2012: 66), many countries in the developing world have an employment problem because a large percentage of workers “lived in families earning less than the \$2 per person per day poverty line.” Indeed, “six-and-a-half times as many people in the world are working poor as are unemployed ... In other words, 85% of the poor are working” (Fields 2012: 66). South Africa, however, is the exception to the rule, as there is estimated to be one unemployed person for every person who is working poor (Fields 2012). In other countries, the informal sector often functions as a sponge absorbing residual labor from the formal sector (Heintz and Posel 2008). Generally then, the presence of a thriving informal sector also serves to keep the unemployment rate in check. South Africa, again, seems to be the exception to the rule, as the country has a relatively small informal sector compared to other African countries (Banerjee et al. 2007; Hoogeveen and Ozler 2006).

2.3.2 Single motherhood

South Africa also experiences a high rate of single motherhood. Data from 2002 has indicated that between 1993 and 2002, the percentage of all South African children with absent or deceased fathers increased from 43 percent to 57 percent (Posel and Devey 2006). Thus, more than one in two children in South Africa lived in a household where

their biological father was not present. When this figure is disaggregated by population group, Posel and Devey (2006) have estimated that in 2002, 62 percent of African children reported having an absent or deceased father. More recent data from the 2012 *General Household Survey* (GHS), has suggested that 79 percent of children of all races under the age of five years lived with their mothers only, even though the biological fathers of 93 percent of this age group were still living (StatsSA 2014b).

High rates of absent or deceased fathers, low rates of marriage and patterns of temporary labor migration among Africans in particular have been linked to a rise in female-headed households. Posel and Rogan (2009) have found that between 1997 and 2006 the percentage of female-headed households in South Africa increased from 35.2 percent to 37.5 percent. Female-headship and single motherhood brings about a plethora of difficulties as women are forced to become both the primary income-earner and primary caregiver (among a host of other roles women fulfill). Thus, it is easy to see why female-headed households and single mothers are more vulnerable in South Africa (StatsSA 2014b; Hatch 2009). Hatch (2009) has shown that among Africans specifically, married co-resident⁴ mothers were less likely (58 percent) to live in poor households compared to single co-resident mothers (78 percent). Data from the 2012 GHS has supported the claim that female-headed households are more likely to be poor than male-headed households; the data has indicated that 56.8 percent of female-headed households were poor, compared to just 36.3 percent of male-headed households (StatsSA 2014b).

African households are generally economically disadvantaged when compared to White households; the same can be said for single mother households when compared to married two-partner households. Within population groups, the financial situation of single mother and female-headed households is typically worse than the financial situation of married couples in two-partner households. Hatch (2009) has highlighted the fact that African households are more reliant on grant income than White households, and specifically, African single co-resident mothers rely more heavily on state support than African married co-resident mothers. In contrast, African married co-resident mothers are

⁴ Co-resident mothers are mothers who live in the same household as her biological children.

more reliant on wages and salaries (Hatch 2009). To highlight this fact, Hatch (2009) has calculated that the household of a typical African single co-resident mother with employment relies on her salary for 60 percent of household income, while grant income contributes 13 percent, and 27 percent of income comes from other sources (likely private maintenance payments from the father). In comparison, African married co-resident mothers with employment contribute only 43 percent of total household income from their salary, which is likely due to the fact that married co-resident mothers have a higher probability of living in a household with an income-earning male (Hatch 2009). Given the fact that single co-resident mothers are less likely to benefit from an income-earning male, they are more reliant on their own income and state support for the economic wellbeing of their household. Using kernel density plots, Hatch (2009) has found that African married co-resident mothers are likely to have greater access to resources than African single co-resident mothers, making the latter households more economically disadvantaged.

The structure of single mother households often exacerbates the household's economic vulnerability. African single mother households are particularly at-risk for a number of reasons. First and foremost, by virtue of the concept of single motherhood, single mother households do not benefit from the presence of an income-earning male partner. While it has also been shown that single co-resident mothers are more likely to live in a household with more women over the age of 18 who are employed, Hatch (2009: 53) has emphasized that "given that women, on average, earn less than men, living in a household with employed women may not provide the same level of financial security as living with an employed male partner, *ceteris paribus*." This is explained in part by a sizeable gender gap in earnings in favor of men (Muller 2009; Ntuli 2007; Grün 2004). Single mother families and female-headed households are more vulnerable to income poverty than married mothers in two-partner households, even when the adult women in the female-headed household are employed.

Additionally, when compared to African married mothers who co-reside with their children, African single co-resident mothers live in larger households with more children

(Hatch 2009). African single co-resident mothers also live in households where there are more adult women present, many of whom are unemployed (Hatch 2009). The composition of a household can have a negative impact on the financial wellbeing of that household, increasing the household's economic vulnerability. Having more people in a household, especially children and unemployed adults, puts significant strain on the already limited resources of a single mother or female head. As a coping mechanism, Hatch (2009) has found that especially African single co-resident mothers live in households with more pensioners, indicating a reliance on social grant income. The reliance on pension and other social grant income will be discussed further in section 2.5.2.

Compared to other population groups, African women are more likely to become single mothers in the first place, because of the low and falling marriage rates among African women (Posel and Casale 2013; Posel and Rogan 2009; Kalule-Sabiti et al. 2007; Gustafsson and Worku 2006; Casale and Posel 2002). Posel and Casale (2013) have attributed the low marriage rates among African women to the more rigorous marriageability requirements for African men due to the traditional practice of *ilobolo*, or bridewealth, that is practiced among many Africans. The practice of *ilobolo* necessitates significant financial resources from African men for them to be considered marriageable (Posel and Casale 2013). In the context of high unemployment rates among African men (and thus a lack of financial resources), the pool of marriageable African men in some areas is quite low (Posel and Casale 2013).

Posel and Casale (2013) have also highlighted that even among the employed, African men are less likely than White men to have stability in their employment and to earn a high income. The authors have found that their results are particularly strong in the province of KwaZulu-Natal, where marriage rates among African (predominantly Zulu-speaking) women are lowest and the practice of *ilobolo* is widely observed (Posel and Casale 2013). This finding is of particular interest to this dissertation as the geographical location of this study is the city of Durban in KwaZulu-Natal.

As mentioned earlier, many African children do not live with their biological father. It is clear why this may be the case, given South Africa's context of low and declining marriage rates among African women, a "history of influx control and migrant labor" during the apartheid era that caused fragmented families (Woolard and Leibbrandt 1999: 18), as well as the ravages of the HIV/AIDS epidemic (StatsSA 2014b; Mathambo and Gibbs 2009; Anderson and Phillips 2006; Dorrington et al. 2006). While an overwhelming number of African children do not live with their biological father, there are many African children who also do not live with their biological mother (van der Stoep 2008). African mothers may not be co-resident with their children because they are labor migrants. In female-headed households, where income levels are lower because of a reliance on income earned by women, there may be a necessity to migrate in search of better employment opportunities. Posel and van der Stoep (2008) have confirmed this assumption by showing that mothers who are not co-resident with their children are more likely to be labor force participants than co-resident mothers. Indeed, Posel and Casale (2006) have noted an increase in female migration in the post-apartheid period, suggesting a rising number of mothers who are not co-resident with their children. Migrant African women are also less likely to be married (Posel and van der Stoep 2008; Posel and Casale 2003). Oftentimes, children who are not co-resident with their biological mothers live with their grandparents in rural areas (Amoateng, Heaton and Kalule-Sabiti 2007). Relying on familial networks for support is a coping strategy for the poor that will be addressed further in section 2.5.3.

One of the biggest challenges facing single, co-resident mothers who are in the labor force are the constraints imposed by childcare. This is evidenced by the fact that many of the unemployed who are not actively searching for work are women in households with children (Posel, Casale and Vermaak 2014). Hatch (2009) has presented further evidence: not co-resident mothers are more likely to participate in the labor force and migrate for employment because they do not have the responsibilities of childcare as co-resident mothers do. Posel and Rogan (2009) have found that more women than men do not participate at all in the labor force (in other words, more women are economically inactive) because of childcare responsibilities. Caring for children can make finding

employment that much harder for women, not only because it takes time away from job search, but also because over the years family responsibilities can equate to a more interrupted work history for many women (Kunze 2006), which can lead to lower earnings (Goga 2008).

Interestingly, although childcare is a productive activity that is time-consuming and necessary, it is not considered work in the traditional sense (Budlender 2005). Childcare is not counted when determining the gross domestic product (GDP) of a country, because it is not generally paid work (Budlender 2005). In a time use study conducted by StatsSA in 2000, it was found that women spend more time (21 percent) on productive activities compared to men, but only 35 percent of their productive activity is counted as work in GDP terms (Budlender 2005). In contrast, 70 percent of men's productive work is counted (Budlender 2005). The difference is likely attributed to the significant amount of time women spend on unpaid care work, including childcare.

It is clear why single mothers are likely more disadvantaged than married mothers due to the many roles they must fill, including primary income-earner and primary caregiver. Single mothers are forced to juggle many responsibilities, which can negatively impact their ability to find and secure employment. To make matters worse, the fact that women generally earn less than men puts single mothers in a precarious position, financially speaking, and can affect their households' economic status. The structure of single mother and female-headed households also affects households' financial wellbeing. Single mothers are forced to rely on income earned by women, state support in the form of social grants, private maintenance payments, and familial support, because they are less likely to benefit from the presence of an income-earning male partner.

2.3.3 Job search

There are particular problems which women face in looking for and securing employment. Particularly in the context of high unemployment rates, searching for a job can be physically and mentally taxing, time-consuming, expensive, and discouraging.

Women in general, and African women in particular, face many constraints when looking for employment.

The hurdles one faces in searching for a job are likely the same reasons why some are forced to passively, rather than actively, search for employment. Given their circumstances, it is not possible for many individuals to actively seek employment. Posel, Casale and Vermaak (2014) have highlighted the fact that many South Africans who are not active job seekers are women who are from mainly rural, former homeland⁵ areas, have childcare responsibilities at home, and have difficulty completing daily activities due to poor health. Casale and Posel (2014) have found further that the gap between the strict and broad unemployment rates is largest for African women. Many women are at a disadvantage when it comes to searching for a job because rural areas are often located far from employment opportunities, and responsibilities in the home, including childcare, reduce the time they can allocate to searching for a job. Many individuals also lack the resources to search for a job because they are poor. As mentioned earlier, individuals in poor households are more likely to be unemployed than individuals from non-poor households (Woolard and Leibbrandt 1999). The high costs of actively searching for a job may be prohibitive for an impoverished person (Kingdon and Knight 2006).

Kingdon and Knight (2006) have highlighted two other factors that may deter individuals in South Africa from actively seeking work. Specifically, the authors argue that the low probability of finding employment in South Africa discourages individuals from actively looking for work. High levels of discouragement can set in among job seekers, who know that their chances of finding employment are low. Kingdon and Knight (2006) have also suggested that employers in South Africa often rely on word-of-mouth from their current employees for the hiring of new employees. Therefore, job seekers have to rely on news from their social networks about potential job opportunities, indicating a passive method

⁵ During apartheid, ten homelands were created within South Africa for the different African ethnic groups as a policy of separate development. Some of them were officially granted independent status, but this status was not recognized outside of South Africa. The creation of homelands was a way to deny Africans political rights and citizenship within South Africa. At the end of apartheid, the homelands were officially abolished. The ten homelands include Transkei, Bophuthatswana, Venda, Ciskei, Gazankulu, Lebowa, QwaQwa, KaNgwane, KwaNdebele, and KwaZulu.

of job search. The importance of social networks will be discussed further in section 2.5.3.

Some may suggest that there is a necessary distinction between the searching and non-searching unemployed, as the active searchers appear to be more committed to labor force participation. However, in their study, Posel, Casale and Vermaak (2014) have found that there is little difference between the searching and non-searching unemployed in South Africa, in terms of their commitment to finding work. The authors have estimated that among individuals with similar characteristics, the searching unemployed are no more likely to find employment than the non-searching unemployed. These findings suggest that the non-searchers are no less committed to finding a job than the searchers. Rather, the real difference between searchers and non-searchers lies in the fact that the non-searchers have lower expectations of finding employment than the searching unemployed (Posel, Casale and Vermaak 2014).

Verick (2012) has similarly underscored the need to focus on broad unemployment in South Africa. In a study regarding the effect of the global financial crisis of 2008 on the South African labor market, Verick (2012) has identified a rise in the number of the broadly unemployed, rather than an increase in the narrowly unemployed. Verick (2012) has also found that Africans are the most at-risk of being broadly unemployed in the post-recession labor market. Individuals with low levels of education and people in certain provinces are similarly at-risk of being broadly unemployed (Verick 2012). In regards to an individual's job search status, the author has brought attention to a significant degree of "churning" or transition between strict and broad unemployment (Verick 2012: 402). Even within a relatively short timeframe, a person can move between active and passive job search and vice versa. Verick (2012) has suggested this is likely due to many South Africans relying on their social networks and word-of-mouth for employment opportunities.

In the context of high levels of unemployment and single motherhood in South Africa, African women face many constraints in finding and securing employment. Searching for

a job can be physically and mentally taxing, time-consuming, expensive, and discouraging. Given the fact that single motherhood is particularly common among African women, it is this group of people that are overwhelmingly constrained by their joint responsibilities for childcare and earning an income to support their household. African women are simultaneously affected by the highest unemployment rates and highest likelihood of becoming discouraged when searching for a job.

2.3.4 Conditions of employment

The conditions of employment refer to the terms of the job, including various types of leave (annual, sick, maternity, etc.), medical aid benefits, working hours, overtime, remuneration, pension benefits, resignation, and dismissal. In an attempt to ensure that employers in South Africa maintain good working conditions for their employees, the Basic Conditions of Employment Act 75 of 1997 was established (Department of Labour 1997). The Basic Conditions of Employment Act (BCEA) provides a minimum level of working conditions that employers must adhere to or improve upon. However, available micro-data on the nature of employment has indicated that enforcement of the BCEA is far from perfect, as many workers do not benefit from the minimum requirements set forth in the Act (Heintz and Posel 2008).

In the context of high unemployment rates, securing a job is likely a welcome relief for many. But oftentimes, the conditions of employment are poor. Even though the BCEA stipulates the minimum level of working conditions on a range of subjects, there are still cases of poor working conditions throughout the country (Heintz and Posel 2008).

In a case study report regarding education and labor market outcomes disaggregated by gender in South Africa, Casale and Posel (2014) have found that women engaged in wage employment have worse conditions of work than men in wage employment. The authors have found that in 2007, while 72 percent of men in waged work have a permanent job, only 70 percent of women experience permanency in their employment. Similarly, while 75 percent of men have a written contract, only 71 percent of women have one (Casale

and Posel 2014). The same is true for paid leave; while 62 percent of men have this benefit, only 57 percent of women have paid leave (Casale and Posel 2014).

Casale and Posel (2014) have also found that of those engaged in wage employment, White women face worse conditions of service than White men, and African women experience inferior work conditions relative to African men. In addition, African women face the worst work conditions overall when compared to African men and Whites of both sexes (Casale and Posel 2014). Casale and Posel (2014) have also found that the gender gap in conditions of employment is largest among the non-youth age category. That is, women between the ages of 30 and 60 years old face worse conditions of employment than men in the same age category (Casale and Posel 2014). In sum, non-youth African women experience the most inferior work conditions.

Data from StatsSA's (2015a) QLFS from Quarter 4 of 2014 has provided more recent information on gender differences in conditions of employment in the country. According to a number of indicators, women are still more likely to experience inferior working conditions compared to men. For example, while 52.1 percent of men receive pension contributions from their employer, only 45.3 percent of women receive pension contributions. Women are also less likely than men to be entitled to paid annual leave and paid sick leave; 62.4 percent and 66.9 percent of women are entitled to paid annual leave and paid sick leave, respectively. The corresponding figures for men are 66 percent and 70 percent, respectively. The opposite is true for maternity/paternity leave, as women are slightly more likely than men to be entitled to this type of leave; 55.3 percent of women are entitled to maternity leave, while 53.4 percent of men are entitled to paternity leave.

StatsSA (2015a) data has also indicated that while 32.3 percent of men receive medical aid benefits, only 30.3 percent of women receive this benefit. Similarly, 65.8 percent of male workers receive Unemployment Insurance Fund (UIF) contributions from their employers, while only 56.5 percent of female employees receive UIF contributions (the UIF will be discussed in greater detail in section 2.5.2). Men are also slightly more likely to have a written contract with their employer, rather than a verbal agreement; 82 percent

of men have a written contract, while 80.9 percent of women have one. Likewise, men are more likely to have a permanent contract, rather than a contract of limited duration or a contract with an unspecified length. While 64.1 percent of men have a permanent contract, only 60.6 percent of women obtained a permanent contract.

It is also important to note that there are differences between the formal and informal sectors in regards to conditions of employment. One can use the distinctions of the regulated/protected and unregulated/unprotected sectors, rather than formal and informal, to describe the difference in the two sectors (Heintz and Posel 2008). This distinction highlights the difference in employment conditions between the two economies, as the formal sector is protected by labor legislation, while the informal sector is not.

While the BCEA is meant to ensure a minimum level of employment conditions, deficient enforcement in the formal sector and a lack of coverage in the informal sector, has caused many workers to become informally employed. Informal employment is defined by poor working conditions, such as having no written contract, which makes employment precarious. In South Africa, women are more likely to experience inferior conditions of employment compared to men. African women, especially those between the ages of 30 and 60 years, experience the worst work conditions overall.

2.3.5 Occupational segregation by gender

Occupational segregation by gender is the distribution of men and women across different types of occupations (horizontal segregation) and within occupations (vertical segregation). Horizontal segregation highlights the concept of ‘men’s work’ and ‘women’s work,’ where certain occupations are dominated by one gender. For example, in the following occupations, women generally predominate: domestic worker, nurse, teacher, cleaner, secretary, receptionist, and more. The women interviewed in this study are engaged in ‘women’s work’ as cleaners. Men, in contrast, are more concentrated in the following occupations: doctor, engineer, mechanic, maintenance worker, electrician,

plumber, construction worker, and others. A high level of horizontal segregation would suggest that there are many occupations where one gender is dominant.

A clear difference emerges in the types of jobs that are dominated by women and those dominated by men, reflecting gender stereotypes. Typical female work can be described as care work and service work, while typical male employment can be characterized as work demanding physical strength or a strong background in mathematics and science. Gender stereotyping plays a crucial role in delineating what is typical female and male work. For example, women are stereotypically considered to be more caring and nurturing than men; therefore, they are viewed as being better suited to be employed in care work.

Vertical segregation differs from horizontal segregation in that it refers to the gender segregation that occurs *within* occupations. Essentially, vertical segregation suggests that within occupations or industries there is a gender hierarchy, with men at the top. For example, in some industries, men are more likely to be employed in managerial and senior positions than women. The term ‘glass ceiling’ is meant to describe vertical segregation by highlighting the fact that there are barriers that prevent women from advancing to higher positions in their work (ILO 2012).

Female workers are often employed in typical female occupations, which are often characterized by low earnings and poor working conditions, including job insecurity and few benefits. Data from StatsSA (2015b) has indicated that in Quarter 2 of 2015, 43.9 percent of African women and 31.3 percent of Coloured women were employed in low-skill occupations. Conversely, a trivial 3.3 percent of Indian/Asian women and one percent of White women were employed as low-skill workers (StatsSA 2015b). The corresponding figures for the percentage of male low-skill workers for Africans, Coloureds, Indians/Asians, and Whites were 28.3, 31.6, 6.4, and 5.1 percent, respectively (StatsSA 2015b). All in all, it is largely African women who are employed as low-skill workers, compared to other groups.

Between 1995 and 2003, Casale and Posel (2005) have observed a feminization of the workforce. The percentage of employed persons who are female rose from 39.3 to 44.7 percent during the period (Casale and Posel 2005). While there was an increase in female employment, including an increase in the number of women who are top income-earners, the largest growth in women's employment was in low-paying occupations (Casale and Posel 2005).

Casale and Posel (2005) have also highlighted the unequal gender distribution of income in South Africa, with men (women) taking home 64 percent (36 percent) of total earned income. The authors have offered two reasons for the unequal distribution of income. First, "more men than women have employment," which suggests that their share of earned income should be larger (Casale and Posel 2005: 26). As mentioned previously, women are more likely than men to be unemployed. Second, there is a gender difference in earnings that can be attributed to the fact that women are often employed in occupations that offer lower remuneration (typical female work), women are often paid less than equally qualified men, and women are overwhelmingly responsible for household duties, like childcare (Casale and Posel 2005).

Employed women are more likely to be working poor than employed men (Casale and Posel 2005). In 2003, 64.7 percent of South African workers who reported earning less than \$2 per day, were women (Casale and Posel 2005). What is even more alarming is the fact that 90.9 percent of those women were African (Casale and Posel 2005). Regarding women's responsibility for childcare, the authors have noted, "whether by choice, custom or discrimination, women continue to carry the economic costs of childcare, maintaining a less than continuous attachment to the labor market, working part-time, or being viewed by employers as less committed workers" (Casale and Posel 2005: 27). Indeed, the extra responsibilities of childcare and household work, which are largely borne by women, take time away from income-earning employment (Woolard and Leibbrandt 1999).

One way in which women cope with both household and income-earning responsibilities is to work part-time, as Casale and Posel (2005) have mentioned. Muller (2009) has noted

that women are over-represented in part-time wage employment: in 2006, 65 percent of part-time employees in South Africa were women (whereas women accounted for only 41.8 percent of all the wage employed). Many female part-time workers in the country are employed in typical female jobs, as domestic workers and other low-skill workers (Muller 2009).

Additionally, Vermaak (2011) has observed that women in low-wage work experience little upward earnings mobility. This point is echoed by Casale and Posel (2005), who have found that the rise in female employment between 1995 and 2003 was concentrated in low-wage jobs that have a low likelihood of advancement. In other words, typical female jobs are characterized by low pay with minimal chance to improve one's earnings or move to a different occupation with a higher salary.

All in all, occupational segregation by gender has a negative impact on women as they are often forced into typical female occupations, like cleaning, that pay less and offer little chance to improve one's earnings. Women are also often forced to sacrifice their work life, by taking part-time employment, in order to simultaneously take care of their family responsibilities.

2.3.6 Outsourcing

Outsourcing occurs when a firm chooses to contract out a specific, typically ancillary, function of the firm, rather than fulfilling the task in-house. This is often done as a way for the original firm to cut costs and focus on the company's core functions. Using cleaners as an example, Firm A outsources cleaning responsibilities to Firm B because Firm B is a company that specializes in cleaning, while the core functions of Firm A have nothing to do with cleaning.

In the context of this dissertation, Firm A is a university, whose core functions relate to higher education and knowledge production. The cleaning staff were once employed by the university, but their position is now outsourced to a cleaning company (Firm B).

Thus, the cleaners are employed by Firm B, rather than the university. While outsourcing can be beneficial for some occupations, for others, like the cleaners, outsourcing can have adverse effects regarding wages and working conditions (Bezuidenhout and Fakier 2006; van der Walt et al. 2002).

In addition, many workers who are retrenched during the process of outsourcing are subsequently *not* re-employed by the outside company (van der Walt et al. 2002). In their study of support service⁶ outsourcing at 21 public universities in South Africa, van der Walt et al. (2002) have observed that a mere 26.8 percent of retrenched workers were subsequently re-hired. In another study of cleaners at the University of the Witwatersrand (Wits), Bezuidenhout and Fakier (2006) have found that out of 600 cleaners who had previously been employed by the university, less than half were subsequently re-hired after the job was outsourced.

For low-wage workers who are fortunate enough to be re-employed by the outside company, outsourcing is generally synonymous with deteriorating conditions of employment. Van der Walt et al. (2002) has observed that workers had lost at least some benefits and often cited lower pay than when their jobs were part of the university. Bezuidenhout and Fakier (2006) have found a similar scenario among the cleaners at Wits. The authors have cited lower salaries, the loss of medical aid benefits, as well as the loss of university scholarships offered to the cleaners' children (Bezuidenhout and Fakier 2006). Also, decreasing the Wits cleaning staff by half has led to an increased workload for the cleaners who remain (Bezuidenhout and Fakier 2006). Van der Walt et al. (2002: 29) have found that the "data tends to support findings on individual campuses that workers' remuneration and working conditions in public sector [universities] had worsened as a *direct* result of support service outsourcing" (*italics in original*).

In general then, women are less likely than men to gain employment, and among the employed they typically face inferior working conditions and lower levels of earnings.

⁶ The authors have defined university support services as the occupations that "do not contribute directly towards knowledge production," including "catering, cleaning, grounds and building maintenance, security services and transport" (van der Walt et al. 2002: 3).

They are also employed in the type of low-wage work, such as cleaning, which is susceptible to outsourcing.

2.4 Demographic and household characteristics

There are a host of demographic and household characteristics that can affect a household's economic wellbeing. It is important to note that even though an individual may be engaged in low-wage work, they may not necessarily belong to a poor household (Chilman 1991). For example, a teenager may have a part-time job where he/she is paid the minimum wage. Hypothetically, the young person may work in order to show responsibility, earn money for leisure activities, or to purchase a car, but his/her parents are financially supportive. Therefore, this person does not belong to a poor household even though the individual is employed in a low-wage occupation. However, a low-wage worker may indeed engage in low-wage work *and* belong to an economically disadvantaged household. Certain demographic and household characteristics serve as indicators that a low-wage worker may belong to a poor household. Specifically, the level of education of household members, their marital status, the composition of the household, and the gender of the household head play an important role in determining a household's economic vulnerability.

In the sub-sections that follow, I will first detail the relationship between higher levels of education and a lower incidence of poverty (section 2.4.1). This section will also highlight the racial and gender gap in educational attainment in South Africa, as well as the importance of education for finding and securing employment. Section 2.4.2 will explain how a certain household composition can create favorable conditions for poverty. Large family structures, marital status, the presence of children, the number of workers, and the gender of the workers can all have an impact on a household's risk of being economically disadvantaged. Finally, section 2.4.3 will address the rise of female-headed households and explain why these household types are more likely to be economically disadvantaged.

2.4.1 Education

The importance of education for improving one's prospects is not denied. Both international (Mosisa 2003; Klein and Rones 1989) and South African (Vermaak 2011; Armstrong, Lekezwa, and Siebrits 2008; Woolard and Leibbrandt 1999) studies have confirmed the link between education, better job prospects, and higher economic status. With higher levels of education, the likelihood of poverty decreases (Vermaak 2011; Armstrong, Lekezwa and Siebrits 2008; Mosisa 2003; Woolard and Leibbrandt 1999; Klein and Rones 1989). Using data from the 1995 OHS and IES, Woolard and Leibbrandt (1999) have shown that in South Africa, with each move to a higher level of education, the incidence of poverty decreases. For example, the incidence of poverty is higher among those with only primary education compared to those with a completed secondary education (Woolard and Leibbrandt 1999). This point is corroborated by Armstrong, Lekezwa and Siebrits (2008) who have used more recent data from the 2005/2006 IES. The authors have highlighted that over 88 percent of the poor either had no schooling, an incomplete primary education, or an incomplete secondary education (Armstrong, Lekezwa and Siebrits 2008).

Using data from the 2001-2007 *Labor Force Survey* (LFS), however, Vermaak (2011) has observed that the benefit of each higher level of education (in terms of accessing better paid employment) declined over the period, especially for individuals with matric qualifications. Nonetheless, there is still a clear relationship between higher (lower) levels of education and a lower (higher) incidence of poverty.

Which people experience lower levels of educational attainment? As is the case in many countries, there are still differences in educational attainment across race and gender lines in South Africa. To begin with, South Africa's system of apartheid ensured that the different population groups would have very different experiences of education. Casale and Posel (2014) have highlighted the differences in the quality of education received by different population groups during apartheid, with Africans experiencing the most inferior education. During apartheid, African schools were characterized by the lowest

levels of financial support from the government, high numbers of under-qualified teachers, and large pupil-teacher ratios (Casale and Posel 2014).

Twenty-one years into democracy, significant progress has been made to narrow the gap in education between population groups, but many challenges still exist, especially at higher levels of education (Casale and Posel 2014). The most marked racial difference in education occurs at the post-secondary level (Casale and Posel 2014). Net enrollment rates indicate that while 32 percent of Whites and 18 percent of Indians between the ages of 18 and 23 years were attending a post-secondary institution in 2007, only five percent of Africans and Coloureds of the same age were attending (Casale and Posel 2014).

Regarding gender differences in educational attainment, Casale and Posel (2014) have found that at various levels of education, the differences between genders is either negligible or there is gender parity. Among working age-adults (15-60 years old) the average years of schooling completed in 2007 were equal among men and women; on average, both men and women of working age completed just over nine years of school (Casale and Posel 2014). The main gender difference in educational attainment becomes apparent when one disaggregates by age cohort. The non-youth cohort (30-60 years) is characterized by a gender gap in educational attainment that favors men, while the youth cohort (15-29 years) has a small gender gap favoring women (Casale and Posel 2014).

Additionally, Casale and Posel (2014) have observed that among the employed, African women have more years of schooling than African men. Still, African women, especially those between the ages of 36 and 55 years, earn less than African men (Casale and Posel 2014). While earnings are lower for African women, the gender gap in earnings decreases at each higher level of education.

Education also has an impact on a person's likelihood of finding employment in the first place. A number of studies indicate the importance of education and soft skills for finding and securing a job (Fields 2012; Vermaak 2011; Shipler 2005; Mosisa 2003; Klein and Rones 1989).

2.4.2 Household composition

The structure or composition of the household can affect the household's financial situation. The following factors can help determine how the composition of the household affects its economic status; namely, the number of people in the household and their marital status, the ratio of adults to children, the number of workers in the household, as well as the gender of the workers.

The structure of a household is important in the South African context because living arrangements tend to be more complex than in other countries, and often include extended family members (Amoateng, Heaton and Kalule-Sabiti 2007; Amoateng and Richter 2003; Maluccio, Thomas and Haddad 2003). Given the common practice of temporarily migrating for employment (Posel and van der Stoep 2008; van der Stoep 2008; Posel and Casale 2006; Posel and Casale 2003), as well as the rising number of AIDS-related deaths (Anderson and Phillips 2006), many children live in the households of extended family members. This is particularly common among African households (van der Stoep 2008). As an example, van der Stoep (2008) has found that among African women who are between 20 and 49 years old, 19 percent are not mothers but are living in households with children who are not their own. Among co-resident mothers, Posel and van der Stoep (2008) have found that 46 percent live in households with their children as well as children who are not their own. Consequently, van der Stoep (2008: 104) has confirmed, "the high incidence of co-residency with other children among the African sample is consistent with extended family structures and child fosterage in African households."

There are a number of ways in which the composition of a household affects its economic status. First and foremost, a large household requires more income in order to survive (Mosisa 2003). In the context of South Africa, Verick (2012: 389) has observed a "significant correlation between household size and labor market status: a larger household is associated with a lower probability of employment for women (in both formal and informal sectors) but a higher chance of being unemployed, discouraged or

out-of-the-labor force.” A lower chance of employment for the women in the household can reduce the household’s total income.

Marital status is also an important indicator of a household’s economic vulnerability, as married women are less likely to live in poor households. This finding holds true across population groups, but as highlighted earlier in the chapter, this is particularly pronounced among Africans (Hatch 2009). Specifically, Hatch (2009) has estimated that in 2006, 58 percent of African married co-resident mothers lived in poor households, compared to 78 percent of African single co-resident mothers. The financial situation of married couples in two-partner households is generally healthier than that of a single woman, especially single mothers. It is important however to recognize that the relationship between marital and economic status assumes that the resources within a married woman’s household are distributed equally. Studies have shown (Budlender 2005; Duflo 2003; Lundberg and Pollak 1996) that in reality, resources within a household are often not distributed equally, especially when the breadwinner is an income-earning male. The unequal distribution of resources within a household causes intra-household inequality.

According to Posel and Rogan (2009), marriage rates among African women have declined from 36 to 34 percent between 1997 and 2006. Over the past 20 years, however, cohabitation rates among African women have increased, although cohabitation rates are low compared to the share of unmarried African women (Posel, Rudwick and Casale 2011). At the same time, marriage and cohabitation rates increased among other races (Posel and Rogan 2009). There was also a significant decrease in the share of female household heads who reported being married or cohabiting; between 1997 and 2006, the percentage of married/cohabiting female household heads dropped from 32 to 22 percent (Posel and Rogan 2009). The authors have also highlighted that an increasing number of female household heads actually report never having been married, rather than being divorced or widowed (Posel and Rogan 2009).

In addition, the ratio of adults to children is an important indicator because, typically, children do not work and thus would not be expected to replenish household resources. According to Mosisa (2003), the presence of children in a household increases the household's financial vulnerability, because at least one person in the family has to care for the children, constraining the time available for labor force participation. Households with many children and few adults to support the children could have a higher likelihood of being economically disadvantaged because larger households require more income. It is important to note, however, that the relationship between poverty and household size and composition may be exaggerated because per capita measures of income, used to identify poverty status, do not adjust for economies of scale and the lower consumption needs of children (Posel, Casale and Grapsa 2015).

If larger households include more workers, however, economic wellbeing is likely to be higher. International literature has suggested that the presence of more than one worker in a household is generally associated with a reduction in the likelihood of poverty (Mosisa 2003; Klein and Rones 1989). Data from the United States has indicated that in households where three workers reside, the poverty rate in 2001 was a minimal 0.8 percent, while households with two workers recorded a poverty rate of 1.7 percent (Mosisa 2003). Where there was only one worker, the rate of poverty jumped to 12.2 percent (Mosisa 2003). Posel and Rogan (2009) have come to a similar conclusion for South Africa: the higher the number of employed members in a household, the lower the poverty rate of that household.

The gender of the workers in a household also affects the household's economic status, given the fact that women often earn less than men. As mentioned previously, gender bias limits the types of jobs available to women, which in turn limits women's access to income because the types of jobs available to women are typically characterized by lower wages (Muller 2009; Casale and Posel 2005). Households, in which there is one female worker or only female workers, are likely to be more at risk of income poverty than a household in which a male worker is present because of the difference in earnings. Many South African households in which women reside can be characterized as relying only on

income earned by women because females are more likely to live in a household without an employed male (Posel and Rogan 2009). Therefore, South African women are more likely than men to rely on women's income or report no household income because they are more likely to live in a household with either only employed women or no employed household members (Posel and Rogan 2009).

Woolard and Leibbrandt (1999) have highlighted an important point regarding the structure of South African households, specifically. The country's history of influx control and the migrant labor system, both symbols of the apartheid system, have created "relatively fluid [household] units in terms of who actually lives with whom at any one time" (Woolard and Leibbrandt 1999: 18). In fact, children often move between households in times of distress (Woolard and Leibbrandt 1999), and many individuals continue to be circular labor migrants (Posel and Casale 2006; Posel and Casale 2003). Thus, the composition of a household unit may change often in this context.

Nonetheless, a certain family structure can affect the household's economic wellbeing. Larger households require more resources in order to survive. A large number of children in a household can also introduce a significant drain on resources. While fewer workers bring in less income, more workers can have positive economic effects. Finally, the gender of the workers in a household is important because women are often employed in jobs that pay low wages. Relying only on women's income, therefore, can make a household more economically vulnerable. Female-headed households are likely to rely only on income earned by women, which puts them in a particularly precarious position, as will be discussed in the following section.

2.4.3 Headship

The household head is often the family's primary income-earner or breadwinner, although that is not always the case.⁷ South Africa, as in many other countries, has

⁷ Using StatsSA data from the February 2001 Labor Force Survey, Budlender (2002) has observed that among African households, a male was the head and breadwinner in 52 percent of households, a female

experienced a rise in the number of female-headed households in recent years. Posel and Rogan (2009) have found that between 1997 and 2006 the percentage of female-headed households in South Africa increased from 35.2 percent to 37.5 percent.

Woolard and Leibbrandt (1999) have suggested four explanations for why female-headed households in South Africa are more likely to be economically disadvantaged. First, female-headed households are often located in rural South Africa where poverty is more common (Woolard and Leibbrandt 1999). This is partly explained by high rates of male labor migration from rural to urban areas of the country. Second, female-headed households are more likely to have fewer adults of working age (Woolard and Leibbrandt 1999). As mentioned in the previous section, the number of workers in a household affects the household's economic vulnerability. The fact that female-headed households have fewer adults of working age, suggests that there is less potential income for these households. Posel and Rogan (2009) have identified that South African women are more likely to report relying only on income earned by women or to report no income, suggesting that their households either comprise only female workers or have no employed workers. Clearly, this puts female-headed households at a serious disadvantage and supports the claim that female-headed households rely more on grants than male-headed households (Woolard and Leibbrandt 1999). Third, female unemployment rates are higher than male unemployment, suggesting that many women are unable to earn an income to support their household. Fourth, women often earn less than men because of the types of jobs that are available to women (Muller 2009; Casale and Posel 2005).

Data from South Africa has indicated that female-headed households are far more likely to be poor than male-headed households (Posel and Rogan 2012; Hatch 2009; Posel and Rogan 2009; Armstrong, Lekezwa and Siebrits 2008). Using data from the 2005 IES, Armstrong, Lekezwa and Siebrits (2008) have observed that 45 percent and 25 percent of female-headed and male-headed households were poor, respectively. In another study, using data from the 1997 and 1999 OHS and the 2004 and 2006 GHS, Posel and Rogan

was the head and breadwinner in 38 percent of households, while in 11 percent of households the head and the breadwinner were not the same person.

(2009) have calculated that 62 percent of female-headed households were poor in 2006. In contrast, only 32.5 percent of male-headed households were poor in that year (Posel and Rogan 2009). While the figures from 2006 have indicated a decline in poverty among female-headed households, the decline is smaller than that experienced by male-headed households (Posel and Rogan 2009). Consequently, female-headed households remain more likely to be poor than households with male heads.

Armstrong, Lekezwa and Siebrits (2008) have found that of all poor households in South Africa in 2005, 53.1 percent were headed by women. Indeed, female-headed households are overrepresented among the poor (Posel and Rogan 2012; Woolard and Leibbrandt 1999). Not only are they more likely to be poor, female-headed households are also more likely to experience a greater depth of poverty than male-headed households (Posel and Rogan 2012).

2.5 Access to non-earned income and other resources

While labor earnings are the primary source of income in poor households, access to resources other than earned income is also an important part of a household's livelihood strategy. This is particularly relevant in South Africa, where unemployment rates are very high, and where the earnings of the employed may not be sufficient to lift households out of poverty. As discussed throughout the chapter, certain groups of women are most likely to experience limited access to earned income, including Africans, single mothers and women in female-headed households.

Resources other than labor earnings include private maintenance payments, social insurance received through employment, social assistance in the form of grants, and support from familial and social networks. It is important to note that although non-earned income is vital for the survival of some households, the value of non-earned income is usually quite low, and typically considerably lower than income earned even in low-wage employment. While some households are forced to survive primarily on

income other than labor earnings, they are significantly more economically vulnerable than households in which earned income is received.

The remainder of this section will be arranged as follows. Section 2.5.1 will discuss women's access to South Africa's private maintenance system, as well as the failings of the system. Section 2.5.2 will highlight the country's system of social security, mainly the UIF and the social grant system. Finally, section 2.5.3 will detail the role of familial and social networks.

2.5.1 Private maintenance system

As in many countries, South Africa has a system in place for child support, which is known domestically as the private maintenance system. It allows the co-resident parent to secure financial support from the not co-resident parent. The private maintenance system supports the belief that both parents should bear the financial burden of caring for their child, regardless of living arrangements and marital status.

While the presence of a private maintenance system is a positive indicator of a country's commitment to supporting children and their caregivers, a number of studies have shown that South Africa's private maintenance system is inefficient and has many shortcomings (Hatch 2009; Bonthuys 2008; Lund 2008; Budlender 2005). Major issues facing the system include the not co-resident parent's inability or refusal to pay maintenance (coupled with a lack of consequences for the offender), a negligible amount of maintenance paid (relative to one's earnings), or inconsistencies in payment (Budlender 2005), among a host of other problems.

Hatch (2009) has highlighted the many challenges mothers face when trying to claim maintenance. To begin with, mothers confront hurdles even before they arrive in court because they have to initiate the legal action and, with the help of a maintenance officer, obtain the necessary documentation from the father, including financial information (Hatch 2009). Thus, the burden is entirely at the expense of the mother. Fathers can make

this a long and arduous process by ignoring requests to come to court and by providing incomplete documentation (Hatch 2009). While lawyers are allowed to assist, many mothers lack the resources to obtain the services of a lawyer, and are thus forced to navigate the system on their own and rely on “ill-equipped maintenance officers” (Hatch 2009: 26).

In addition, while the amount of maintenance is meant to be determined through an objective formula, it is rarely determined in such a logical fashion. Fathers are often asked to decide how much they can afford to pay for maintenance, rather than using a set calculation as stipulated in the Maintenance Act 99 of 1998 (Hatch 2009; Budlender 2005; Department of Justice 1998). Thus, the amount of maintenance paid is often quite low, relative to the father’s earnings and assets, forcing the mother to continue to function as the child’s primary financial provider. Citing a study in Bonthuys (2008), Hatch (2009) has highlighted that even though many of the fathers earn more than the mothers, the amount of maintenance paid by the fathers only covers one third of the children’s expenses, leaving the mothers to cover the remaining two thirds.

If a mother is able to get a court order for the father of her child to pay maintenance, she has really only won the first battle, because once an order has been granted, non-payment or inconsistency in payment can become an issue. One reason for non-payment concerns high unemployment rates among fathers. Non-payment forces the mother to bear the full cost of the child’s expenses. There is also little recourse for the mother when the father pays inconsistently or not at all (Hatch 2009). Indeed, a major fallback of the private maintenance system is the lack of enforcement for individuals who refuse to make payments (Hatch 2009). Hatch (2009) has noted that it is the mother’s responsibility, again, to return to court if the father stops paying or pays inconsistently. The father is rarely punished for lack of payment, even though the Maintenance Act allows for the offender to be penalized, including imprisonment (Hatch 2009; Department of Justice 1998). Also, fathers who pay inconsistently are rarely required to pay the arrears (Hatch 2009). All in all, there is really no legal incentive for fathers to make maintenance

payments because the threat of punishment is often empty, leaving many mothers to cover the costs of the child's expenses on their own.

When mothers are unable to access private maintenance, they are often forced to rely on state support in the form of social grants, specifically the Child Support Grant (CSG). Hatch (2009) has noted that the state has a finite amount of resources and by supporting children whose not co-resident parent refuses to pay maintenance, even though they are able to do so, the state is forced to spend its limited resources supporting children that should be supported by both of their parents. Thus, it is in the state's financial interest to improve the private maintenance system and support the enforcement of maintenance orders, with subsequent penalties as needed for those who fail to pay.

The call to reform the private maintenance system is nothing new. The Lund Committee for Child and Family Support (hereafter called the "Lund Committee") recommended the reform of the private maintenance system in 1996 (Lund 2008). The Lund Committee was convened at the beginning of the post-apartheid era in order to investigate the existing features and potential changes to South Africa's system of social welfare (Lund 2008). By improving the already existing private maintenance system, the state will be able to focus its resources on children whose not co-resident parent is unemployed, deceased, or otherwise unable to support the child financially, rather than supporting children whose parents can financially provide for them, but are not doing so (Hatch 2009; Budlender 2005).

There are some interesting differences between African single mother and White single mother households in regards to their reliance on private maintenance payments as a component of their livelihood strategy. While African single co-resident mothers depend heavily on their own income and social grants, they also receive support from 'other' income sources, including private maintenance payments.⁸ As mentioned earlier in the

⁸ Hatch (2009) has noted that the 2006 GHS, which she analyzes, does not include information regarding the receipt of private maintenance and other sources of income. Therefore, Hatch (2009) has supplemented the data with information on household expenditure. If expenditure exceeds income, the difference is

chapter, Hatch (2009) has observed that of all the income received by African single co-resident mothers, approximately 60 percent can be attributed to the mother's employment earnings, 13 percent from social grants, and 27 percent from 'other' income sources, including private maintenance. In comparison, in the households of White single co-resident mothers, approximately 77 percent of total income can be attributed to the mother's employment earnings, while 23 percent comes from 'other' income sources (Hatch 2009). White households hardly rely on grant income to support their households because grants are means-tested and White households often typically do not qualify (Hatch 2009).

While the data has indicated that private maintenance is an important component for both African and White single mother households, Hatch (2009) has estimated that 'other' income reduces the incidence, depth and severity of poverty by 20 percent for White single mother households, but by only 13 percent for African single mother households. Therefore, while maintenance payments increase the resources of both African and White single mother households, maintenance payments contribute more to the alleviation of poverty in White households, compared to African households. Subsequently, African single mother households benefit more from grant income than from maintenance payments. South Africa's system of social security, including social grants, will be discussed next.

2.5.2 South Africa's system of social security

Many countries throughout the world have a system of social security in place in order to minimize their citizens' vulnerability to poverty. According to Triegaardt (2005: 1), "there is agreement that social security is important for poverty prevention, it ensures a basic minimum standard of living for people, and contributes to achieving a more equitable income distribution in society." South Africa has two prominent types of social security: social insurance and social assistance.

adjusted for and the approximation is attributed to 'other' sources of income, including private maintenance.

South Africa's system of social insurance is linked to an individual's employment and wage. Triegaardt (2005: 3) has stated, "social insurance is provided to protect employees and their dependents, through insurance, against contingencies which interrupt income." Kaseke (2010: 162) has put it another way: "Social insurance plays a pivotal role in preventing poverty. It is thus an anti-poverty form of social security, which prevents insured individuals from sliding into poverty in the event of being exposed to a social risk." Income can be interrupted by a number of factors, including illness, injury, pregnancy, unemployment, and death, and thus there are often multiple forms of social insurance provided through employment. Social insurance is contributory, with the employee and employer both contributing a certain percentage of an individual's wage. It is important to note that, generally speaking, social insurance that is provided through employment is only available to individuals who are in formal employment and therefore individuals in informal employment and those who are self-employed are generally not protected.

As mentioned in a previous section, one form of social insurance in South Africa is called the Unemployment Insurance Fund (UIF), which was created by the Unemployment Insurance Act 63 of 2001 (Department of Labour 2001). The UIF is a contributory scheme that allows individuals to claim benefits when they become unemployed or are unable to work temporarily.⁹ For individuals who have lost their job, the UIF provides temporary assistance to compensate for their loss of income, under the assumption that they will attempt to find new employment. Oftentimes however, the benefits run out before new employment is found.¹⁰ Thus, while the UIF is able to mitigate the negative effects of cyclical unemployment, it does nothing to help with structural, long-term unemployment (Triegaardt 2005).

⁹ Unemployment benefits are meant to assist with a temporary loss in income that can occur due to job loss, illness, maternity leave and adoption leave. In addition, the dependents of a deceased worker can claim dependents' benefits. Both the employer and employee make contributions to the fund. The amount is determined based on the employee's salary.

¹⁰ An individual can receive unemployment benefits for a maximum number of 238 days (after having worked for four years), and 121 days for maternity benefits.

Some workers lack access to the UIF. Data from the QLFS (Quarter 4, 2014) has indicated that men are more likely to benefit from the UIF than women (StatsSA 2015a). In addition, even more workers lack access to the UIF and other forms of social insurance altogether because they are informally employed. According to Triegaardt (2005), only 45 percent of workers in South Africa are protected by the UIF. A major downside of the UIF is that only people who have previously been employed can access the fund. In other words, if a person is unemployed, he/she can only access the UIF if the individual has previously held a job and contributed to the fund. An overwhelming number of young adults (15-34 years) have never before held a job (StatsSA 2014a; Dias and Posel 2006). According to StatsSA (2014a), 89.1 percent of the unemployed who have no prior work experience in 2014 are youth. When this figure is disaggregated by province, six of South Africa's nine provinces register an even higher percentage of unemployed youth with no previous work experience (StatsSA 2014a).¹¹ Not only do people who have never before held a job lack access to the UIF, they are also less likely to secure employment because of their lack of work experience. Thus, it is crucial for individuals to get their first job.

Nonetheless, the UIF is considered to be progressive and pro-poor in that low-wage workers receive 58 percent of their salary in benefits, while those with higher earnings receive only 38 percent of their salary (Department of Labour 2001). While the UIF clearly benefits low-wage workers more so than individuals with higher earnings, Kaseke (2000) has suggested that it is burdensome for many low-wage workers to contribute to a social insurance scheme that might benefit them later on, when they have immediate, pressing needs to address in the here and now. It may be difficult for a low-wage worker to see the value in contributing towards future contingencies, when their household's immediate needs are continually unmet.

Another form of social security in South Africa is the social grant system, which is a form of social assistance, rather than social insurance. According to Armstrong,

¹¹ The Western Cape had the highest percentage of unemployed youth with no work experience at 95.9 percent. The remaining provinces are as follows: Northern Cape (92.8 percent), KwaZulu-Natal (92.7 percent), Mpumalanga (92.4 percent), Limpopo (92 percent), Eastern Cape (92 percent), Free State (88.1 percent), Gauteng (85.6 percent), and North West (77.7 percent).

Lekezwa, and Siebrits (2008: 21), “for a middle-income country, South Africa has an exceptionally well-developed system of social assistance.” Social assistance in South Africa occurs in the form of unconditional, means-tested government transfers, locally referred to as social grants (Woolard and Leibbrandt 2011). The country’s extensive system covers the most vulnerable members of society, including the elderly, the disabled, foster children, and children in poor households.

The social grant system also covers a large portion of the population, and is well targeted to the most at-risk members of society. Analyzing data from the 2006 GHS, Armstrong, Lekezwa and Siebrits (2008) have observed that 69.4 percent of the first (that is, the poorest) quintile and 69.9 percent of the second quintile received grant income. Income from social grants has proven to be a critical component for the reduction of poverty. Again, Armstrong, Lekezwa and Siebrits (2008) have estimated that 47.7 percent and 51 percent of households in the first and second quintiles, respectively, cite grants as their main source of income, indicating a strong reliance on grants for the wellbeing of economically disadvantaged households.

Posel and Rogan (2009) have found that poverty rates fell in South Africa between 1997 and 2006. However, the authors have estimated that if households did not have access to social grants, and rather relied solely on employment income, the “poverty rates over the period would have been far higher, and the fall in the poverty rates from 1997 to 2006 would have been considerably smaller” (Posel and Rogan 2009: 28). In essence, many of South Africa’s poor rely strongly on social grants to support their household and reduce their risk of poverty.

Over the years, the uptake of social grants has increased significantly. Between 1997 and 2006, the number of households receiving at least one grant rose from one quarter of all households to more than two fifths of all households (Posel and Rogan 2009). Similarly, at the individual level, the number of grant recipients increased from 3 million to 12.4 million between 2000 and 2008 (Armstrong, Lekezwa and Siebrits 2008). As of the end of March 2015, over 16.6 million people receive a social grant in South Africa (South

African Social Security Agency [SASSA] 2015). The province of KwaZulu-Natal records the highest number of grant recipients in the country, at over 3.8 million, while the Eastern Cape and Gauteng record the second and third highest number of grant recipients, respectively (SASSA 2015). This point is important to this dissertation given the fact that the study takes place in the province of KwaZulu-Natal.

While the social grant system covers a large portion of the population, one significant segment of the population remains unprotected. Specifically, there is no provision for able-bodied individuals of working age who are unemployed in South Africa's social grant system.¹² Rather, the country relies on its social insurance system (the UIF, as discussed earlier) to protect the unemployed (Woolard and Leibbrandt 2011). Remember however that only those in formal sector employment are protected by the UIF. Still, many others lack any kind of protection whatsoever. Given the country's high rate of unemployment, specifically among African women, this gap in the social grant system may force unemployed individuals to rely on others' employment and grant income. Many households rely on government assistance from the Old Age Grant (OAG), as well as the CSG, among others (Hatch 2009; Armstrong, Lekezwa and Siebrits 2008). There are seven social grants available in South Africa as highlighted in Table 2 below. The CSG will be discussed in further detail, as it is the most commonly received grant (SASSA 2015).

The CSG is by far the most widely received social grant, although the absolute size of the grant is low (SASSA 2015; Goldblatt 2005). The CSG was created by the (previously mentioned) Lund Committee, which was appointed by the new democratic government and tasked with devising a more affordable alternative to replace the existing State Maintenance Grant (SMG) (Lund 2008; Goldblatt 2005).

¹² There is a grant for people of working age, but it is for individuals who are disabled to the point that they cannot work. These people would be counted as economically inactive or out of the labor force, rather than unemployed.

Table 2: Social grants by description, value as of 1 April 2015, and number of recipients			
Grant Type	Grant Description	Grant Value (Rand)	No. of recipients
Child Support Grant	Given to the primary caregiver or parent of a child, younger than 18 years old	R330	11.7 million
Old Age Grant	Must be 60 years old or older	R1,410 (R1,430 if over 75 years)	3 million
Disability Grant	Must be between 18 – 59 years old, and unable to work due to a disability	R1,410	1.1 million
Foster Care Grant	Given to an individual who legally cares for a foster child	R860	500,000
Care Dependency Grant	Given to the primary caregiver or parent of a child, younger than 18 years old, who requires permanent care as a result of a severe disability	R1,410	127,000
Grant in Aid	Given to frail or disabled individuals who also receive the Old Age, Disability, or War Veterans' Grant, and require regular support from another person	R330	113,000
War Veterans' Grant	Must be 60 years old or older OR disabled, and must have fought in World War 2 or the Korean War	R1,430	326

Source: Table created by author with data from SASSA

Note: All grants are means-tested for salary, and some for salary *and* assets

The Lund Committee decided to allow payment of the CSG to the child's primary caregiver "to avoid any assumption of a nuclear family" (Budlender 2005: 33). Goldblatt (2005: 240) has suggested that the Lund Committee's decision to "follow the child," in terms of payment, was a novel idea in that it allows the child to continue to benefit from the CSG regardless of whom is the primary caregiver of that child. According to Goldblatt (2005: 240), "this was based on the recognition that apartheid policies, migrancy and poverty had resulted in family breakdown and that many children lived with grandmothers and other female relatives." Grant payment to the primary caregiver essentially allows non-parent primary caregivers, like grandmothers, to receive the grant on behalf of the child.

Still, many recipients of the CSG are indeed the biological mothers of the children for whom they claim the grant (Patel et al. 2012; Vorster and de Waal 2008). In a study regarding the impact of the CSG in Doornkop, Soweto, Patel et al. (2012) have found that 60 percent of CSG recipients received the grant for their own children, while 18.4 percent received the grant on behalf of their grandchildren. Also, Vorster and de Waal (2008) have identified that, in every year, 96 percent of all CSG recipients are women.

Even though the CSG is the most widely received social grant, there are many accounts of inadequacies of the grant in terms of its value and accessibility. According to Goldblatt (2005), part of the value of the SMG was an allowance for the parent, in recognition of the care work they perform. In contrast, the CSG lacks this parental allowance, and thus does not recognize the contribution of parents' (typically, mothers') unpaid care work (Goldblatt 2005). In terms of accessibility, Goldblatt (2005) has suggested that there are many who are unable to access the grant even if they qualify to receive it. Case, Hosegood and Lund (2003) have found this to be especially true in households in KwaZulu-Natal where the biological mother does not reside with the child. Goldblatt (2005) has cited inconsistencies across the provinces, as well as accounts of officials forcing applicants to go through unnecessary hurdles in the application for the CSG. Nevertheless, for many households the CSG is an important addition to their livelihood

strategy. Although the value of the grant is small, many households rely on grant income to make ends meet and improve their household's economic wellbeing.

Another grant that households often depend on is the OAG, or state pension. The OAG has the second highest number of beneficiaries, and is considerably larger in value than the CSG (SASSA 2015). Many poor people are supported by pension income, not because they are pensioners themselves, but rather because they are indirectly supported by a pensioner in their household (Klasen and Woolard 2008). Hatch (2009) has highlighted that compared to their married counterparts, single, co-resident mothers live with more pensioners, which is indicative of a reliance on pension income. This is especially true among Africans (Hatch 2009). In their study, Armstrong, Lekezwa and Siebrits (2008) have shown that poverty rates are highest when the household head is 65 years or older, because many other individuals rely on the head's pension income. Hatch's (2009) finding that single mothers and their children often live with pensioners is illustrative of this fact.

While a household's reliance on pension income forces limited pension funds to be spread thin, one of the benefits of household pension receipt is that it allows working-age women to migrate in search of work (Banerjee et al. 2007; Posel, Fairburn and Lund 2006; Edmonds, Mammen and Miller 2003). Labor migration may, in turn, benefit the household in terms of an increase in employment earnings if remittances are sent home. Posel and Casale (2003) have suggested that between 1993 and 1999, there was an increase in the percentage of households with migrants that received remittances. Clearly, the OAG is beneficial to the household as a whole, rather than just the pensioner, as the extra income often supports multiple household members.

While it is true that poor people, and women especially (Posel and Rogan 2009), rely on grant income, it is important to note that the value of grant income is low. As mentioned previously, Posel and Rogan (2009) have pointed out that grant income is generally lower than employment income. To illustrate this point, Posel and Rogan (2009) have compared the value of the CSG in 2006 to the median earnings of both women and men from the

same year; the value of the CSG was R142, which is far lower than the median earnings of both women (R820) and men (R1,340). Basing their livelihood on grant income increases a household's economic vulnerability, while grant income as a supplement to employment earnings can improve a household's economic wellbeing by increasing the household's resources and serving as a safety net to fall back on in times of shock, such as the loss of a job. Similarly, income diversification improves a household's economic wellbeing because external shocks are likely to affect the multiple sources of income differently. For instance, a household that has access to employment earnings, grant income and private maintenance payments will still have access to the non-earned income in the event of the loss of employment earnings.

It is clear that even though the value of social grants is low, they still play an important role in many poor households, especially for women. Indeed, women are more likely than men to be grant recipients, and therefore more likely to benefit from grant income (Posel and Rogan 2009). Grants raise the economic status of women (Hatch 2009), as well as reduce the depth of female poverty, in general, and among female-headed households, in particular (Posel and Rogan 2012). By reducing the depth of female poverty, grants simultaneously decrease gender differences in the depth of poverty (Posel and Rogan 2012).

2.5.3 Drawing on familial and social networks

Familial and social networks are an important resource for economically disadvantaged households to rely on in times of hardship, and it is therefore likely that these households ensure that connections and relationships with these networks are maintained. Networks are beneficial for a number of reasons, including assistance in finding and securing employment, support when caring for children, and for maintaining a place to stay in or return to in times of personal distress, like unemployment.

Posel, Casale and Vermaak (2014) have highlighted the importance of social networks for finding and securing employment in South Africa. In fact, the authors have claimed

that social networks “are the single most important job-finding method of the employed” (Posel, Casale and Vermaak 2014: 77). While waiting to hear from social networks is considered a passive form of job search, it is nonetheless important for a few reasons. As noted earlier in the chapter, searching for a job can be a costly process, which can be prohibitive for many poor people (Kingdon and Knight 2006). Rather, a more cost-effective alternative would be to wait to hear from friends and family about a job opening. Compared to the other population groups, many Africans are often unemployed for a considerable length of time. For example, Banerjee et al. (2007) have found that among those that are actively searching for work, one in two Africans are still searching six months later, indicating that the cost of an active job search can become quite substantial. A passive job search is clearly more cost-effective.

In addition, Standing, Sender and Weeks (1996) have suggested that employers in South Africa often rely on word-of-mouth from their current employees for the hiring of new employees. In a similar vein, Wittenberg (2002) has claimed that for the low-skilled and semi-skilled worker, who you know can be more important than education in securing a job, highlighting the importance of social networks in finding employment. Verick (2012: 402) has brought attention to the fact that there is a significant degree of “churning” or transition between active and passive job search and vice versa, which is likely brought about because of a reliance on social networks and word-of-mouth. For example, a worker may wait to hear from a friend or family member about a job opportunity (passive search), but when the worker receives word of a potential job they transition to active search. If the opportunity is not realized, the worker is likely to return to passive search, waiting again to hear from their network. This cycle continues until a job is found.

Given the strong reliance on passive search methods in South Africa, Burns, Godlonton and Keswell (2010) have explored how social networks impact an individual’s probability of finding employment. The authors have found that social networks influence employment prospects differently across distinct demographic groups (Burns, Godlonton and Keswell 2010). For example, the authors have found that social networks positively influenced the employment prospects of women, individuals with access to a

telephone, and individuals who did not move to a different location. On the whole, Burns, Godlonton and Keswell (2010) have estimated that social networks improve the probability of finding employment by between 3 and 12 percent. The authors have however argued that the quality and size of one's network is an important indicator of its potential influence in job finding prospects, as networks are self-selected. If one's network is comprised primarily of unemployed persons, the network's ability to positively influence job finding prospects will likely be limited (Burns, Godlonton and Keswell 2010).

Social and familial networks are also useful as additional support when caring for children. Especially in the context of a high rate of single motherhood (Posel and Devey 2006) and a substantial percentage of children who are living with neither biological parent (Budlender 2005), social and familial networks serve as an important support system in regards to childcare. Single mothers who have access to childcare support from their social or familial networks, are more likely to find and secure employment and thus provide financially for their household, while single mothers who lack access to network support are less likely to be employed. Posel and van der Stoep (2008) have confirmed this relationship by showing that mothers who are not co-resident with their children are more likely to be labor force participants than co-resident mothers.

Oftentimes, children who are not co-resident with their biological mother or father, live with their grandparents or other extended family members in rural areas (Amoateng, Heaton and Kalule-Sabiti 2007; Budlender 2005). According to data from a series of GHS releases (2002 – 2012), 7.8 percent of all children lived with their grandparents in what is often referred to as skip-generation households (StatsSA 2014b). To put it another way, data from the 2012 GHS has indicated that 85 percent of children under the age of five years, who lived with neither biological parent, lived with their grandparents (StatsSA 2014b). Consequently, the importance of access to a supportive social and familial network is paramount to survival for some.

Finally, social and familial networks can serve as a private safety net in times of personal distress, like during unemployment. Klasen and Woolard (2008) have discovered that in the context of high unemployment rates in South Africa, coupled with minimal state support for many of the unemployed, a number of individuals rely on their social and familial networks for assistance. The authors have found that young unemployed people often delay leaving the households of their parents or other relatives if they have yet to find a job, and a small number of older unemployed adults return home for support in times of distress. The households to which the unemployed stay in (or return to) are largely in rural areas, “where the nature of economic support tends to be better” (Klasen and Woolard 2008: 4-5). The authors have attributed the higher rural unemployment rate, in part, to this phenomenon of relying on networks in rural areas for support during unemployment.

Klasen and Woolard (2008) have also identified some disincentive effects when the unemployed live in households that receive pension or remittance income. For example, the authors have found that because the households that the unemployed often stay in (or return to) are located in rural areas, which are far from employment prospects, the unemployed often abandon the job search. Moreover, the amount of support that rural households can provide varies greatly, affording different levels of support to different people (Klasen and Woolard 2008). At the same time, some households are dragged into poverty (or deeper into poverty) because they support their unemployed members (Klasen and Woolard 2008).

Given the fact that unemployment in South Africa is often structural (and therefore persistent) (Klasen and Woolard 2008; Banerjee et al. 2007), particularly for Africans, it is obvious that the unemployed require a coping mechanism in order to survive.

Remaining in or returning to the household of parents or relatives is one such strategy, particularly among unemployed Africans (Klasen and Woolard 2008). Klasen and Woolard (2008) have noted that compared to other races, unemployed Africans are most likely to rely on their parents or other relatives for support by cohabiting in their household.

In sum, this section has emphasized the role of social and familial networks in terms of providing support when seeking employment, when requiring assistance with childcare, and when experiencing personal hardship, such as unemployment. Word-of-mouth hiring practices continue to be popular among employers (Standing, Sender and Weeks 2006), while many poor individuals choose to rely on social networks when seeking employment due to the high cost of the job search and the often extended length of unemployment in South Africa (Banerjee et al. 2007; Kingdon and Knight 2006). Social and familial networks are also useful for providing assistance with childcare, and serve as a private safety net in times of personal distress, like unemployment. Many young unemployed people choose to remain in the household of their parents or relatives until they find employment, while older unemployed adults sometimes return to their parents' or other relatives' home for support during unemployment (Klasen and Woolard 2008).

2.6 Conclusion

In this chapter I have discussed reasons why African women and their households are more likely to be economically disadvantaged, and why their access to labor earnings and other resources is limited. I highlighted the contribution of low-wage employment to the household's livelihood strategy, and discussed the importance of increasing women's access to other resources, including non-earned income, to supplement their livelihood. I also explored the relationship between demographic and household characteristics and the economic wellbeing of households.

The sustainable livelihoods framework offers an explanation for how economically disadvantaged households manage to survive by relying on a combination of resources to sustain their livelihood (DFID 1999). Disadvantaged households that have access to a variety of resources, and to a greater degree, are likely better off than households with a limited range of resources from which they can draw. Labor earnings are the primary component of the livelihood strategies of many economically disadvantaged households. While the working poor receive low remuneration from employment, earnings nonetheless prove to be a critical factor in their household's survival.

In South Africa, African women face many constraints in looking for and securing a job, given this group's high rate of unemployment (Casale and Posel 2014; Posel and Rogan 2009; Shepherd 2008; Banerjee et al. 2007; Casale and Posel 2005), high level of single motherhood (Posel and Casale 2013; Posel and Rogan 2009; Kalule-Sabiti et al. 2007; Gustafsson and Worku 2006; Posel and Devey 2006; Casale and Posel 2002), and the high cost of searching for a job (Kingdon and Knight 2006). African women also face poor working conditions (Casale and Posel 2014; Heintz and Posel 2008) and low pay once employed (Muller 2009; Casale and Posel 2005). Nonetheless, the importance of labor earnings as the primary component of a livelihood strategy is not denied (Fields 2012). Even so, access to resources other than labor earnings is also important, especially for the wellbeing of female-headed households. While labor earnings have the greatest impact on the reduction of poverty, non-earned income remains critical for reducing the depth of poverty in female-headed households (Posel and Rogan 2012; Posel and Rogan 2009; Hatch 2009; Woolard and Leibbrandt 1999).

Certain individual and household characteristics can affect a household's economic wellbeing. The level of education of household members, their marital status, the number of household members, and the gender of the household head can all impact the household's economic status. Regarding education, multiple studies show that with higher levels of education, the likelihood of poverty decreases (Vermaak 2011; Armstrong, Lekezwa and Siebrits 2008; Mosisa 2003; Woolard and Leibbrandt 1999; Klein and Rones 1989). Casale and Posel (2014) have highlighted the racial gap in education, which favors Whites and Indians/Asians, and is especially prevalent at higher levels of education, but note that the gender gap in education is either small or there is gender parity.

This chapter explained that economically disadvantaged households, especially those headed by women, are typically larger in size and often have more children and women present (Hatch 2009), requiring more income in order to survive (Mosisa 2003). Marital status can also affect a household's economic wellbeing, as married women are less likely to live in poor households given the greater likelihood of income earned by men in

the household (Hatch 2009). Posel and Rogan (2009) have identified that South African women are more likely to rely only on income earned by women or to report no earned income, suggesting that their households either comprise only female workers or have no employed workers. The gender of the household head is also a significant correlate of a household's financial status. Data has confirmed that female-headed households in South Africa are more likely to be economically disadvantaged (Posel and Rogan 2012; Hatch 2009; Posel and Rogan 2009; Armstrong, Lekezwa and Siebrits 2008), and to a greater extent (Posel and Rogan 2012).

This chapter also highlighted the fact that many African women are unemployed or engaged in low-wage work, and thus have limited access to employment earnings. Because of this, many African women rely heavily on access to non-earned income, such as private maintenance and social security payments, as well as the support of social and familial networks. Mothers also rely on support from the private maintenance system. However, while access to private maintenance payments is undoubtedly beneficial, the private maintenance system requires significant reform for it to function effectively (Hatch 2009; Lund 2008). An improved private maintenance system would likely increase women's access to resources and allow the state to support children whose parents genuinely cannot provide support (Hatch 2009). African women especially rely on the social grant system for added financial support. Social grants have been shown to assist in the reduction of poverty in South Africa, especially among women (Posel and Rogan 2009). Finally, networks are useful for assistance when seeking employment (Banerjee et al. 2007; Kingdon and Knight 2006), providing assistance with childcare if the parent(s) dies (Mathambo and Gibbs 2009), in times of distress (Woolard and Leibbrandt 1999), and if the parent(s) migrates for employment (Posel and Casale 2006; Posel and Casale 2003), as well as functioning as a private safety net (Klasen and Woolard 2008).

In sum, given their limited access to resources, African women and the households in which they live face a serious challenge to make their livelihood. For many households, specific individual and household characteristics exacerbate the situation. By focusing on

African women, a vulnerable group in South African society, this chapter has highlighted the struggle they face to make ends meet. While earned income is their primary resource, this income is often not sufficient to lift women, and the households in which they live, above poverty. Therefore, they are forced to rely on support from other non-earned income in order to make ends meet. Consequently, improving African women's access to resources, both earned and non-earned, is beneficial for strengthening their livelihood strategies and subsequently improving their household's economic wellbeing.

Chapter Three: Methodology

3.1 Introduction

This dissertation employs a qualitative, case study methodology, which allows for the understanding of lived experiences within a specific context. While poverty research that is based on quantitative data is vital to understanding the extent of poverty, qualitative research is beneficial in that it provides a more complete picture of “how poverty manifests itself and affects individuals’ quality of life” (Higgs 2007 *in* Hatch 2009: 78-79). In other words, qualitative data adds substance to quantitative figures. While some of the data that was obtained was quantitative, the study essentially remains qualitative in approach. The cleaners who are employed by a cleaning company to work at a tertiary institution in Durban are a useful case study for understanding low-wage employment, the working poor, and sustainable livelihood strategies in the context of an urban city in South Africa. According to Yin (1981: 59), a case study is defined as “(a) a contemporary phenomenon in its real-life context, especially when (b) the boundaries between phenomenon and context are not clearly evident.” More recently, Yin (2003: 1) has stated, “(i)n general, case studies are the preferred strategy when ‘how’ or ‘why’ questions are being posed, when the investigator has little control over events, and when the focus is on a contemporary phenomenon within some real-life context.” In this instance, a case study approach is beneficial because the contextual conditions are relevant to the contemporary phenomenon of working poverty.

Moreover, the approach of constructivism was utilized in this dissertation. The constructivist paradigmatic framework adheres to the idea that the point of research is to provide understanding and/or reconstruction of people’s beliefs. In the constructivist framework, these beliefs are referred to as constructions. Multiple, equally valid constructions can exist as long as each construction has a relative consensus of its validity. Importantly, constructivism holds that knowledge is created through interaction between the researcher and the participants. In the case of this study, knowledge was

created from the multiple constructions or realities of each participant as interpreted by the researcher.

3.2 Sampling and selection of participants

Snowball sampling was used in this study in order to locate information-rich cases. This method of sampling involved identifying an initial participant, who told her co-workers about the study and asked them to participate. This process occurred four times, as the participants' staff rooms¹³ were scattered across the university campus. At each of the four staff rooms, the researcher and translator identified an initial participant who then spoke to her co-workers about participating in the study. Through this sampling technique, we identified twenty participants who provided detailed, information-rich cases.

The cleaners at a university in Durban, South Africa were chosen for a number of reasons. First, the cleaners were engaged in low-wage employment, which is a primary theme of this dissertation. Second, all of the cleaners were African women of varying ages. As was highlighted in Chapter Two, in the context of South Africa, African women face significant challenges to finding and securing employment (Posel, Casale and Vermaak 2014; ILO 2012), and are often engaged in insecure, menial, low-wage work with minimal benefits (Casale and Posel 2014; van der Walt et al. 2002), leading to a high level of financial vulnerability and increased reliance on alternative sources of income. Therefore, a study of African women who were employed as cleaners at a tertiary institution provided an opportunity to engage with economically vulnerable low-wage workers in an urban setting in South Africa and analyze their households'

¹³ The staff rooms varied in size and were rundown. The rooms served as an eating/gathering place for tea and lunch breaks, and also had lockers for the cleaners to store their clothes/uniforms, as they changed their clothes before/after work. Cleaning supplies were also found in some of the rooms. The first staff room was for both cleaners (all female) and maintenance workers (all male), while the other three only accommodated cleaners. One staff room should be more appropriately referred to as a closet. It was the smallest of the rooms, containing one desk, a handful of chairs and a few lockers. Only three cleaners took breaks there.

livelihood strategies. A third and final reason why the cleaners were chosen for the study is that they were easily accessible by the researcher.

3.3 Instrumentation and data collection

The data was collected between August and September 2015. The qualitative data analyzed in this study is in the form of semi-structured, face-to-face interviews with twenty individuals who were employed as cleaners at a university in Durban, South Africa. Furthermore, various demographic questions were asked of each participant throughout the interview to collect information on the respondent's age, education, relationship status and household characteristics. The interview schedule can be found in the appendices. The interviews were conducted by myself, with the assistance of an isiZulu translator. While some of the cleaners were capable of conversing in English, it was not their mother-tongue or home language. Therefore, the use of a translator was offered to the participants in an effort to ensure the women were able to convey their thoughts comfortably and to the best of their ability. All but one participant requested that the interview be conducted in isiZulu. The other interview was conducted in English.

All of the interviews were recorded with a digital recorder. In addition, I took field notes to supplement the recording. The interviews lasted approximately 45 minutes to an hour each. Before the interview, I explained the purpose of the study and the participants signed informed consent forms, a copy of which can also be found in the appendices. The participants also verbally, and in writing, gave consent to the recording of the interview. Moreover, confidentiality and anonymity were assured, and thus pseudonyms are used throughout the dissertation. I was aware that participants might anticipate a positive employment benefit as a result of the research, so every effort was made to ensure that participants understood that no positive change would occur as a direct result of the study. Ethical clearance for this study was received from the University of KwaZulu-Natal.

3.4 Data analysis

I first transcribed the interviews and then performed a thematic analysis of the twenty transcriptions. Thematic analysis allows the researcher to create themes from the data that can then be discussed in rich detail. I manually coded the transcriptions and generated themes from the data. The themes were identified using an inductive, or bottom-up approach, without attempting to fit the data into a preconceived coding framework. The themes were analyzed, expanded upon, and discussed in chapters four (findings) and five (discussion) of this dissertation.

When analyzing the data, every effort was made to stay true to the participants' responses and the context in which they were given, so as to not misrepresent the participants and their lived experiences. Where possible, I used direct quotations in the findings and discussion chapters so that the participants' own words could be heard rather than my own. Where changes have been made to the quotation, it was purely edited for grammatical errors or readability and is noted in the quotation. One problem I encountered was deciding how much emphasis to give to each remark and to each participant, as certain participants were more expressive and forthcoming in their responses. Thus, while every interview and participant was given equal consideration, some may be represented more than others purely due to the expansiveness of their responses.

3.5 Limitations of the study

Almost all of the interviews were conducted with the assistance of a translator. There were times when the participant would speak at length in isiZulu, requiring the translator to interpret a significant amount of speech, and often necessitating that she paraphrase what was said. There were also instances where the translator had to interpret, rather than directly translate between isiZulu and English, because there was no English equivalent for the isiZulu phrase. Therefore, in order to ensure that the correct information was provided and appropriate detail was given, I repeatedly asked follow-up questions of both

the translator and the participant as a way to confirm what the participant wanted to convey.

It is also important to recognize that as a case study, the findings cannot be generalized to all African women who work as cleaners, both at the site of the case study and in South Africa more broadly. However, in the study there were many common themes in the responses from the participants, suggesting that the findings have broader relevance and applicability.

3.6 Ethical considerations

To ensure that nobody felt forced to participate in the interviews, I approached the cleaners in their break rooms during their lunch hour, and with the assistance of my translator I explained the purpose of the study and my interest in interviewing the cleaners, and asked if anyone was willing to participate. Once the initial participant agreed to be interviewed, others began to volunteer. I anticipated that the cleaners might be wary of participating in the interviews or speaking candidly about their employment for fear of retribution. Therefore, every effort was made to ensure that the participants understood that their participation was completely voluntary, and that they could discontinue the interview at any time or choose not to answer a specific question. While none of the participants requested to stop the interview, a few cleaners did wish to skip specific questions. I informed the participants of the voluntary nature of the interview in English, and my translator reiterated the information in isiZulu. The participants were also informed that their responses would remain completely anonymous and confidential. To ensure anonymity, the cleaners' identities were not revealed on the digital recorder, the transcription of the recording, or any field notes that were taken during the interviews. In addition, the informed consent forms, which were signed by participants, were kept separate from the field notes and transcriptions, so that the participants' identities could not be connected to their responses. The data was stored in a secure location and was only accessible by the researcher and supervisor.

My positionality as a White woman with language, class, and citizenship differences likely influenced the interactions I had with the participants in the study and perhaps even my translator. I expected some level of disconnect between the cleaners and myself, given our differences. While I attempted to connect with each participant and build a rapport with them, some of the participants were timid. I would attribute this timidity to our marked differences. It is also highly likely that my positionality affected the power dynamics between the cleaners and myself. Some cleaners, however, were quite confident and outspoken. I would attribute their confidence, in part, to the inclusion of my translator, an African woman who spoke the same language, in the interview process. A shift in power dynamics occurred because I, the outsider, was outnumbered.

Chapter Four: Findings

4.1 Introduction

In this chapter I present the findings of my study. The findings are categorized by themes, which were created during the process of data analysis. Section 4.2 discusses the demographic characteristics of the participants, as well as the features of their households. Section 4.3 highlights the participants' work life, while section 4.4 examines the economic status of the participants and their households. Finally, section 4.5 provides a synopsis of the findings.

4.2 Demographic and household characteristics

To investigate the demographic characteristics of the cleaners, I identified their age, languages spoken, relationship status, highest level of education completed, and previous on-the-job training.

The participants had a wide range of ages, between 25 and 61 years. The average age of this sample was 39.6 years, while the median was 38.5 years. Figure 1 shows that when categorized by age cohort, most participants (40 percent) were between the ages of 30 and 39 years. Only one participant reported being over the age of 60, the age of retirement in South Africa, but said that she was still working because her identity document wrongly stated that she was born in 1956, implying that she was only 59 years old.

Table 3 shows that the languages spoken by participants were fairly homogeneous, as every participant spoke isiZulu, and the majority (16 participants) had at least a basic understanding of English. One participant spoke English with near fluency, and requested that the interview be conducted in English. It was visible during the interview process that a lack of confidence caused some participants to downplay their ability to speak

English. Two others confirmed that they had an understanding of the language but that they chose to speak only isiZulu. One of these participants claimed that she only spoke English when required in a workplace setting.

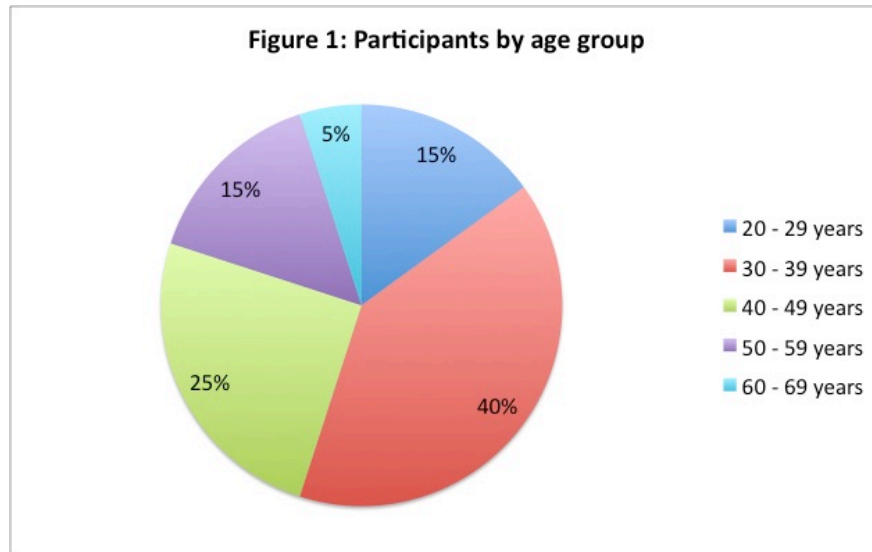


Table 3: Languages spoken by number of participants

Language	Number of participants
isiZulu	20
English	16
isiXhosa	6
Sotho	1
Afrikaans	1

While every participant spoke isiZulu, it was the first home language of only 17 participants. IsiXhosa was the first language of the remaining three participants, who indicated that they were from the Eastern Cape, where isiXhosa is more commonly spoken than isiZulu.¹⁴ The majority of the cleaners spoke two languages, while a handful spoke three languages, and one participant knew four different languages. Four participants indicated they only spoke one language, isiZulu. These four women

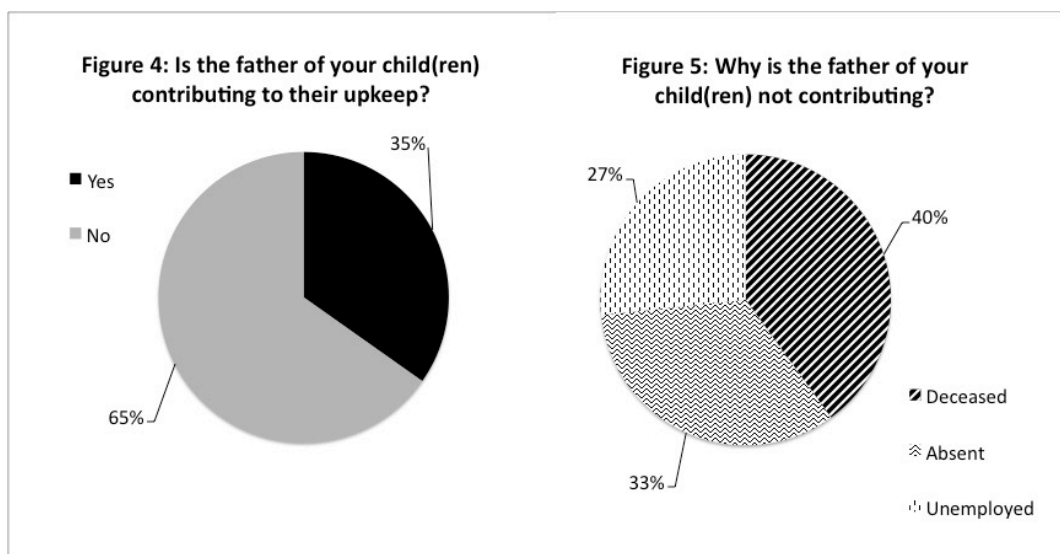
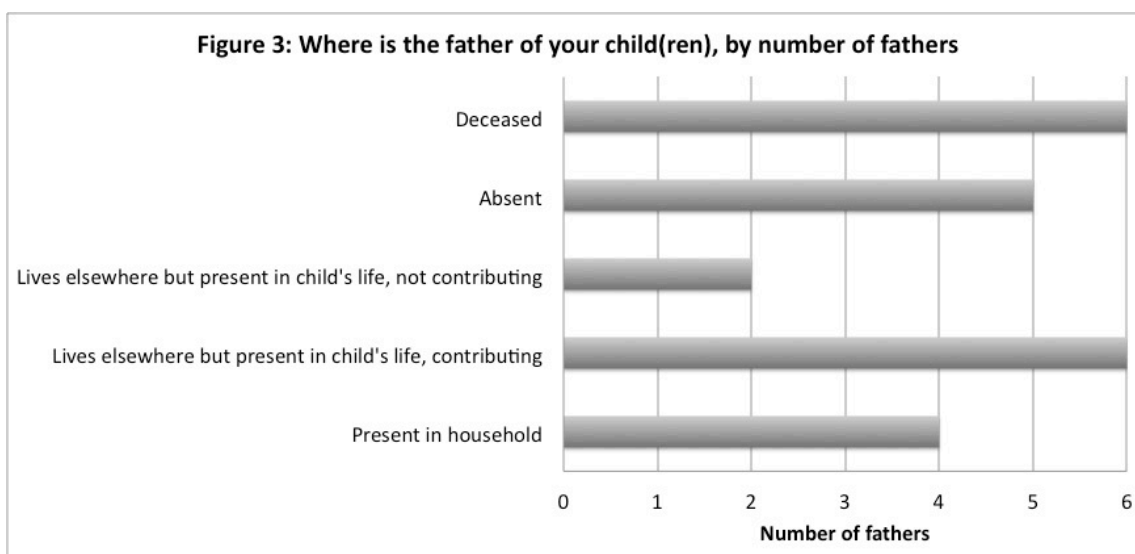
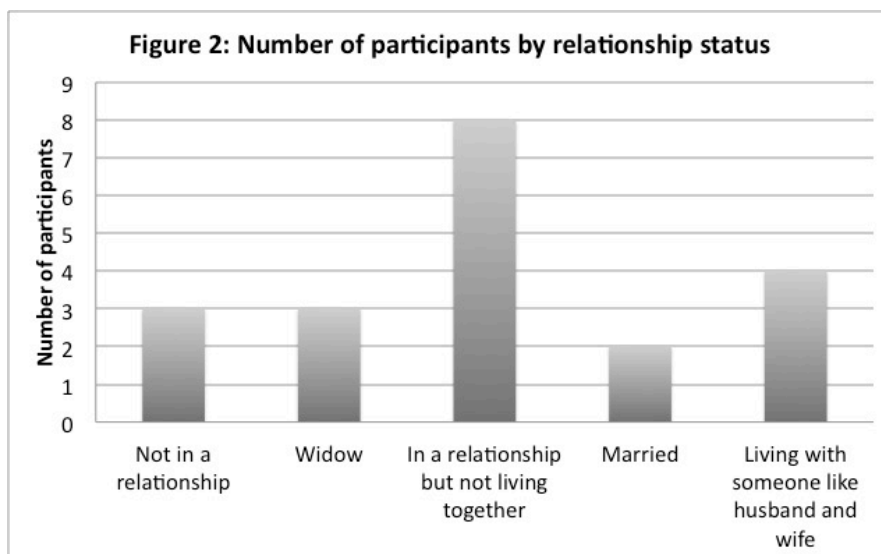
¹⁴ The Eastern Cape was created in 1994 from the apartheid-era Xhosa homelands of Transkei and Ciskei.

represented the least educated of the sample. While one of these four participants had received no schooling, the others had completed Grade 6, Grade 7, or Grade 9.¹⁵

Figure 2 shows the participants by relationship status. The modal relationship status was in a relationship but not living together (eight participants). There were more participants who reported living with someone like husband and wife (four participants), than who were married (two participants), which was the least common relationship status. Interestingly, two of the four women who reported living with someone like husband and wife did not count their partner in the household. Being a widow was as common as being single, and widowhood was understandably associated with older age. Every participant had at least one child, however five participants were in a relationship with a man who was not the father of any of her children. Of these five women, one reported that the two fathers of her children were absent from the children's lives, two women said the fathers of their children were unemployed, and two further participants explained that the fathers of their children were deceased. One other participant was in a relationship with the father of one, but not all, of her children.

While every participant had at least one biological child, most cleaners (14 out of 20) had more than one biological child. The number of children ranged between one and seven, with an average of 2.7 biological children per mother. While most of the participants had children with one man, three women had children with two men. Therefore, for a total of 54 children in the sample, there were 23 fathers. Figure 3 shows that just over half (12 fathers) of these fathers were present in their children's lives, although many (eight fathers) did not live in the same household as their children.

¹⁵ Educational characteristics are described more fully later in the section.



Figures 4 and 5 further probe the relationship between fathers and their children, in terms of the father's financial contribution to his children's upkeep. Figure 4 shows that 65 percent of the fathers in this sample did not support their children financially, while Figure 5 shows that 40 percent of the non-contributing fathers were deceased, 33 percent were absent from their children's lives, and 27 percent were unemployed and thus financially unable to support their children.

During the interview process, I asked some of the cleaners if they had considered utilizing the maintenance court in order to receive support from the father of their children. The responses were overwhelmingly negative in regards to the difficulty in acquiring a maintenance order from the court. One participant received financial support from her 12-year old son's father, but the father of her two-year old twin daughters "ran away" when he learned of the pregnancy. She said:

"I thought about the justice system, the maintenance one ... but it's hard for me to go there cause you can't keep asking for the days off here or I might get fired. So now I just pray to God that he might suffer." (Sibusisiwe)¹⁶

Another participant expressed hopelessness because the father of her daughter was unemployed. She did not bother with the maintenance court, as she did not expect a positive outcome. She did however have financial support from her partner. She said:

"I haven't taken him [my daughter's father] to the maintenance system ... cause last time I checked he wasn't working. He [my partner] generally just supports her [my daughter] and buys her school stuff like stationery and uniforms." (Nosipho)

A third participant actually went to the maintenance court, but failed to secure a legal order because the father of her two sons was unemployed. She said:

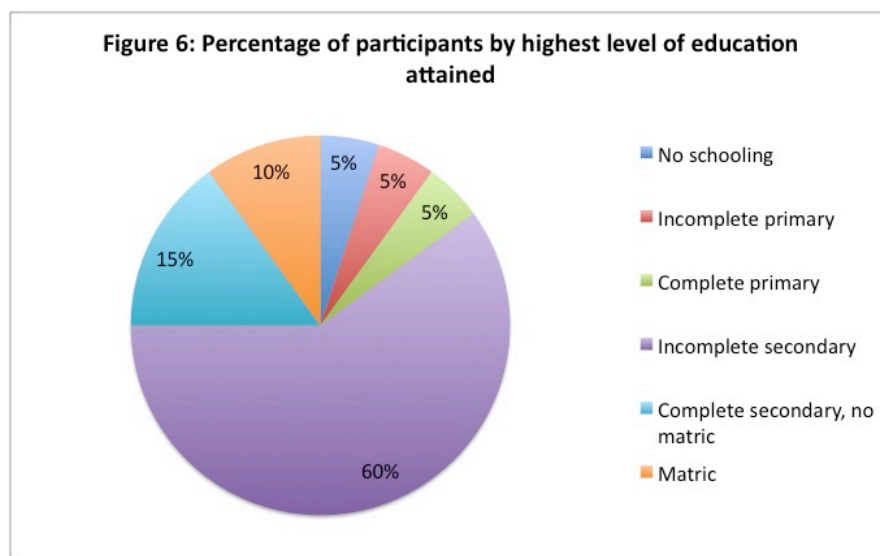
"I tried but I failed, because he was not working. They didn't even consider my application because he's not working. Nothing could be done if he's not working." (Thembi)

¹⁶ All names in this chapter are pseudonyms.

When asked if someone at the maintenance court explained what she could do if he found employment, she said that nobody described the next steps. A final participant had three children with two men, one of whom disappeared when she fell pregnant. She chose not to engage with the maintenance court because she wanted to prove that she could support her children without help from the fathers. She said:

“I wanted to prove to him [one of the fathers] that I can raise my own children because I was tired of always begging him for money.” (Gugu)

Education is typically found to be a key characteristic which influences access to employment, and to better employment. Figure 6 shows that the majority of participants (60 percent) had an incomplete secondary education, with most having dropped out of school either after Grade 10 or 11. The main reason given for leaving school early was a lack of funds. The second most common reason for dropping out was the death of one or both parents, which for some meant no financial support for their education and for others meant that increased household responsibilities and caring for younger siblings kept them out of school.



While 10 percent of participants (two of twenty) matriculated, 15 percent completed Grade 12, but failed their matric exams. A further five percent each had no schooling, an

incomplete primary education (Grade 6), and a complete primary education (Grade 7).¹⁷ The two participants with the lowest levels of education cited gender discrimination as the reason for being kept out of school. The cleaner with no schooling explained that her father had two wives, but her mother passed away when she was young. She said:

“I’ve never been to school. I just stayed at home ... Nobody wanted to take me to school ... We [my siblings and I] have different mothers and my mother passed away and when I wanted to go to school, then they [my brothers] said no, females are not allowed to go to school. They believe that we shouldn’t be educated.” (Thembi)

While the participant was kept out of school, her half-sister was allowed to attend school because her mother served as her advocate. Since the cleaner’s mother passed away, nobody ensured that she attended school. Another cleaner cited gender discrimination as the reason for leaving school after Grade 6. She explained:

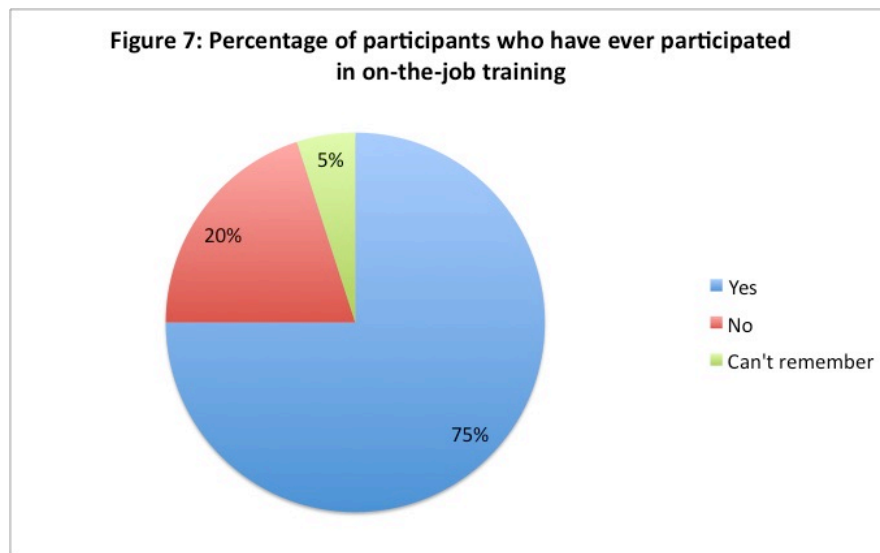
“My dad didn’t want the girls to go to school. Didn’t believe that the girls should be educated ... [Instead] I used to sell cakes and sweets at my house.” (Lindiwe)

Even though few participants had matriculated, Figure 7 shows that 75 percent had ever received on-the-job training, which was primarily from their current employer (the cleaning company).¹⁸ Three participants had training as cleaners at both current and previous employers, while one participant had only received training as a cleaner from a former employer. The women said they participated in training on a range of topics including health and safety, how to use certain machines, like the floor stripper, the different chemicals used, and what cleaning supplies are appropriate in different settings and on different materials. Three participants did not receive on-the-job training as cleaners, but had participated in training in other fields, including training as a security

¹⁷ In this sample of women, there was no clear relationship between the age of women and their educational attainment. Nationally, on average, younger women are more educated than older women.

¹⁸ One cleaner reported that the cleaning company supervisor provided the training. Another cleaner stated that she had participated in multiple trainings from her current employer, while a third participant explained that the cleaners received training every six months from the cleaning company. However, some participants said they had never received training from their current employer. None of the cleaners commented on the duration of the training.

guard, fitting gold teeth in a dentist's office, and how to attach soles and pack shoes in a shoe factory.



To further the investigation, I turned the focus from demographic to household characteristics. I identified the cleaners' household structure, including the size of the household and the composition of the household members in terms of the ratio of adults to children. I also determined the structure of the household in regards to the number of employed, unemployed, and inactive household members.

The participants reported a variety of household sizes, with some cleaners living alone to households with up to 14 members. Two participants lived in the same household, so their house was only counted once, giving a total of 19 households. The average household size was seven people. Table 4 shows the range of household sizes. In 14 out of 19 households, there were more adults¹⁹ than children or an equal number of adults and children. Households in general also tended to be large in size, with 11 out of 19 households reporting more than five total members.

¹⁹ 'Adult' in this study includes those 18 years old and older.

Table 4: Households by the number of adults, the number of children, and the total number of household members, in ascending order by total number of household members

Household	# Adults	# Children	Total
1	1	0	1
2	1	0	1
3	2	0	2
4	3	0	3
5	1	2	3
6	2	2	4
7	2	2	4
8	2	3	5
9	4	2	6
10	4	2	6
11	5	3	8
12	6	3	9
13	4	6	10
14	6	5	11
15	8	3	11
16	7	4	11
17	5	7	12
18	5	7	12
19	7	7	14

There were a few interesting characteristics regarding household structure and composition. First, seven participants initially combined two households when questioned about the structure of their household. These seven women maintained close ties to their second home, all of which are located in rural areas of KwaZulu-Natal or the Eastern Cape. Four of the seven participants financially supported their second, rural household because their children lived there with other family members. The remaining three participants supported the other household as needed, especially when there was a family celebration or funeral. For the purposes of this study, except where noted, the

second households were omitted, and only the households in which the participants reside (for most of the year) were included.

Second, many households were comprised of extended family structures. Seventy percent of the cleaners lived in a house with family members other than their biological children or their spouse. This includes, but is not limited to, parents, siblings, in-laws, uncles, aunts, nieces and nephews. Subsequently, many households were multi-generational. Regarding children specifically, 13 participants lived in a house with children other than their own offspring. While the majority of cleaners also lived with their biological children, I mentioned previously that four cleaners lived in households where their children were not present. Their children lived in a second, rural home with their grandmother (three participants) or their aunts and uncle (one participant). One cleaner had a three-year old daughter who lived with her aunts and uncle in rural KwaZulu-Natal because her work schedule did not allow her to care for her daughter. She said:

“My child does not stay with me. I wake up too early, that’s why I can’t stay with my child because I usually wake up at half past four in the morning ... the crèche is not open by half past four ... only 6 or 7.”
(Sandakahle)

Another cleaner, Nomvula, had three children living with their grandmother in a rural area in the Eastern Cape. She migrated to Durban for better work opportunities, and so was only able to see her children two or three times per year. She remitted approximately R1,490²⁰ (from three CSGs²¹ and around R500 from her partner, who is the father of her youngest child) per month to her household in the Eastern Cape. She also deposited a portion of her salary into a savings account to ensure that she had money for her children when she saw them over the December holiday.

A third cleaner, Gugu, lived in Durban with her three sisters and two nephews. Altogether, the sisters had eight children, six of whom lived with their grandmother in

²⁰ At the time of writing, US \$1 was roughly equivalent to R13.20.

²¹ The CSG is meant to follow the child, so it is interesting that she received the grants even though her children were living elsewhere.

rural KwaZulu-Natal. The grandmother claimed six of the eight CSGs, to a total of R1,980 per month, plus the cleaner and one of her sisters remitted a significant portion of their salaries to their rural household to cover the costs of childcare. The oldest sister was also a cleaner for the same company, but her two children lived in Durban with her, and thus she claimed their CSGs and did not remit any of her salary to the rural household. Because her sisters remitted a significant portion of their salaries to care for their children in the rural household, the burden fell to the oldest sister to cover the majority of the costs of the Durban household.

Third, almost half of the mothers (nine participants) reported living in households with their adult children. The majority of these adult children were unemployed, not married, or still studying.

The number of employed household members can affect the household's economic status. The participants in this sample lived in households with a range of employed and unemployed members. In every household there was at least one employed person because each participant that was interviewed is employed as a cleaner. In most of the households, there was more than one employed member, but in seven cases, the participant was the only employed person in her household. Table 5 shows the different households grouped by the number of employed, unemployed, and inactive²² household members. The average number of employed household members was 2.2 people, while the average number of unemployed members was 1.2 people. Finally, the average number of inactive household members was 3.6 people. In the majority of households there were more inactive people than unemployed people.

Across the 19 households, there were a total of 33 employed women and 9 employed men. If we included the rural secondary households, the total number of employed women and men increased slightly to 34 and 13, respectively. The numbers indicated a strong reliance on income earned by women. In fact, 11 households (including the rural

²² Inactive includes anyone, regardless of age, in the household who does not want to work or is too young/old to work, and are thus not counted in the labor force.

households) received no support from an income-earning male, relying solely on women's income.

Table 5: Households by the number of employed, unemployed, and inactive household members, in ascending order by total number of household members				
Household	# Employed	# Unemployed	# Inactive	Total
1	1	0	0	1
2	1	0	0	1
3	1	0	1	2
4	2	1	0	3
5	1	0	2	3
6	1	1	2	4
7	2	0	2	4
8	1	1	3	5
9	3	0	3	6
10	3	0	3	6
11	3	2	3	8
12	3	2	4	9
13	2	2	6	10
14	3	4	4	11
15	2	5	4	11
16	2	2	7	11
17	3	1	8	12
18	1	2	9	12
19	7	0	7	14
Totals:	42	23	68	133

There were also a total of 23 unemployed people across the 19 households. More than twice as many of the unemployed were men (16 unemployed) than women (seven unemployed). However, when the rural households were included, an increase in female unemployment (from seven to 13 unemployed) was observed, while the number of unemployed men stayed the same. Most of the unemployed men were either adult sons

(seven men) or adult brothers (six men) of the participants, while a smaller number of unemployed males were adult nephews (two men) and one husband. The unemployed females were most likely to be adult sisters (three women) or adult sisters-in-law (two women), while one adult daughter and one mother were also unemployed. The number of unemployed adult sisters and sisters-in-law increased when the rural households were included, to five and six women, respectively.

Over 90 percent of the inactive, or out-of-the-labor-force, household members were individuals who were either too young to be in school, or were in pre-primary, primary, and secondary school. Another inactive person was 17 years old and had dropped out of high school, while another individual, who was 19 years old, was trying to study at the tertiary level but was having difficulty securing funding. Two other individuals were counted as out-of-the-labor-force because they were currently imprisoned, while a further household member was not in the labor force because she received the Old Age Grant (OAG).

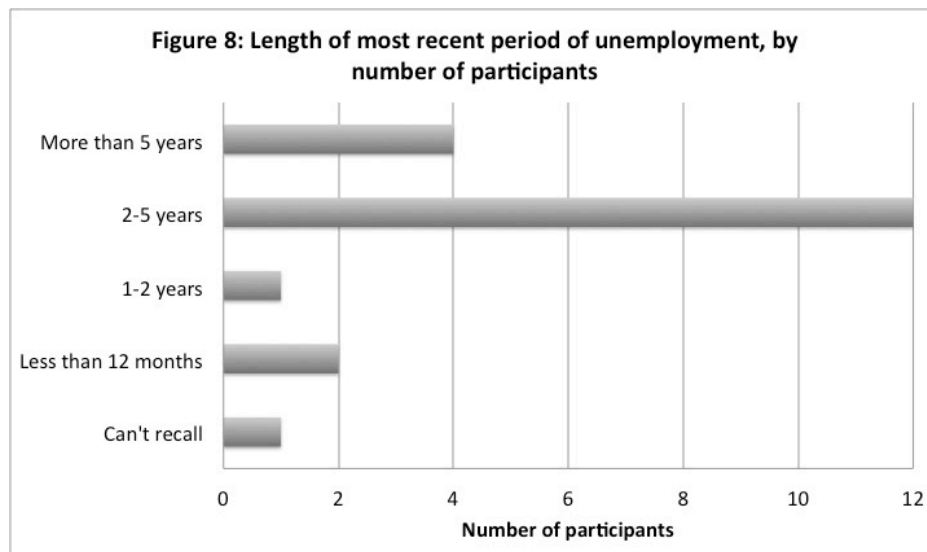
4.3 Employment

Because of the study design, all of the women in the sample were engaged in low-wage employment, as cleaners at a tertiary education institution. In order to evaluate the role of low-wage employment as one component in a livelihoods strategy, I first investigated the cleaners' previous work experience and their most recent period of unemployment. To further explore their current occupation, I probed how and why the participants found and chose this job, as well as how long they had been employed as a cleaner at the university. I identified the participants' employment expectations and confidence in maintaining their job, as well as the conditions of work and their likes and dislikes regarding their job.

Twenty-five percent of the cleaners had no prior work experience, as this was their first job. A further 30 percent of the women had always been employed as cleaners, but had worked for multiple companies. The largest group (45 percent) of women had previously been employed in occupations other than cleaning, including working as domestic

workers, promoters, hairdressers, street vendors, factory workers, cashiers, security guards, and fast food employees. While the majority of women were only employed in one job, one participant was currently employed in two jobs. During the week, she worked as a cleaner, and on the weekends she inserted advertisements and leaflets into a local newspaper.

Regarding unemployment, the majority of cleaners experienced a lengthy period of joblessness before taking employment as a cleaner at the university. Figure 8 shows that 60 percent of participants had been unemployed between two and five years before taking this job. A further 20 percent of participants had been without a job for more than five years. Three other participants had been unemployed for five months, six months, and one year, respectively.



An overwhelming majority of women (85 percent) said they heard about the cleaning job through word-of-mouth. Most of these women relied on their social network (family, friends and acquaintances), while a complete stranger informed one cleaner of the job prospect. Nine participants reported that the person in their social network, who informed them of the opportunity, was a current or previous employee at the university. The remaining 15 percent of women had actively asked about the job and submitted their curriculum vitae, although one of these participants still relied on her social network, as

the cleaners' supervisor (who is also employed by the cleaning company) is a member of her church.

Given such lengthy periods of joblessness, all but one of the participants reported that they took this job out of desperation. The remaining participant was already employed when she applied to this cleaning job, but said she was desperate for better employment. The belief that 'any job is better than no job' was prominent in the participants' responses. Three cleaners said they took this job because there were "no other jobs available"; one participant believed there was "no other way"; two women stated that it was the "only job offer [they] ever had"; and one cleaner said she was "willing to take whatever [job] was offered."

Similarly, other responses showed that 'any job is better than no job' because 'any income is better than no income.' One participant wanted to prove to the father of her children that she could raise their children without his financial support, but stated that she was desperate for an income. She said:

"There was not enough money ... to raise my kids." (Gugu)

A second cleaner lived alone in Durban for better work opportunities, but had a financial obligation to her second, rural household and her daughter who lived there. Before she took this job, the household relied on her brother's income and one CSG. She said:

"Because of the situation I was in. That's why I chose this job ... Nobody was going to take care of the household financially." (Sandakahle)

A third participant asked a cleaner at a clinic where she could submit her curriculum vitae to work as a cleaner. Even though she actively pursued this occupation, her primary motivation was earning any income, rather than working as a cleaner. She said:

"I didn't exactly choose it [this job]. It wasn't an ideal job but I was avoiding [staying] at home and not getting any income." (Sibahle)

Three other women were desperate for work and decided to take the cleaning job because they thought it was the best fit for them, given their low level of education and lack of qualifications. In the words of one participant:

“This was the only job I thought I would fit in or be qualified for because most jobs require qualifications these days.” (Lindiwe)

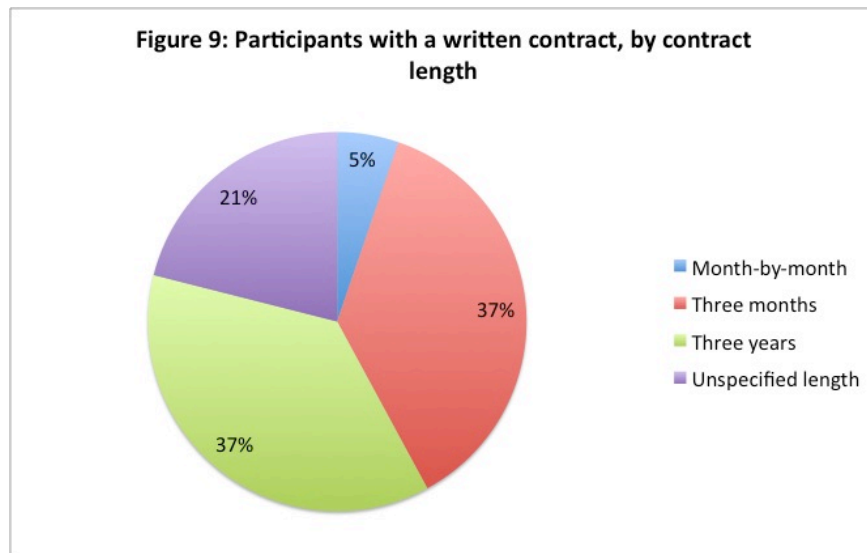
Most of the cleaners (14 participants) had been working at the university for the same cleaning company for between one and five years. A further four participants were employed for between six and ten years. These four women had always cleaned at the university, but for two different cleaning companies, as the initial cleaning company had lost its tender from the university to the new cleaning company approximately five years ago. Only two participants had been working for less than one year. Many of the women started their employment as temporary workers for the cleaning company, while one participant had been working for less than a year and was still a provisional employee.

While 19 cleaners reported that they had a written contract from the cleaning company, one participant said she did not have a contract, although she did receive the same benefits as the other women. The cleaner who was a provisional employee had a contract of an unspecified length, but did not receive any benefits because she was not registered as an employee. This suggests that, in fact, all 20 cleaners likely had a written contract, although of varying lengths. Figure 9 shows the percentage of participants who reported having a written contract (19 cleaners), by contract length. Most of the participants either had a contract for three months or three years.

There was a strong sense of insecurity among all the cleaners regarding whether or not they could maintain their job. This lack of confidence appeared repeatedly in the interviews, especially among the women who had shorter contract lengths. One cleaner said:

“It’s not what I expected it [the conditions of work] to be because we’re always scared we might lose our job due to contract renewals ... I do have [a written contract] but in every three months ... they renew them. That’s

why they always talk, ok this is the last one, you're gonna lose your job. Yeah, and then they renew it again.” (Gugu)



A second cleaner said:

“We have a written contract but I don’t think it’s valid. We’re always told it’s going to expire in three months. Our job especially.” (Olwethu)

A fourth participant expressed uncertainty about keeping her job, not because of her own work ethic, but rather because there were rumors that the cleaning company that was present at the university had lost the new tender to a different cleaning company. The participant was unsure whether the new company would honor the cleaners’ contracts and keep them as employees. She said:

“I am on my second contract but the [cleaning company], the [cleaning company’s] contract, so it’s basically like a tender. So now [the company] is leaving and another company’s gonna come in, yeah it’s gonna come in, so we’re not sure whether our contract will still be valid or not.” (Sibusisiwe)

Finally, a fifth cleaner, Zinhle, who had a contract of an unspecified duration, lacked confidence about her future employment because she was 58 years old and approaching retirement age. She felt that she would be forced to retire from her position once she reached 60 years old, which she did not want to do.

Overall, six participants reported that they were confident they would not lose their job for any reason because they were good at their job, hardworking, and followed the rules. One cleaner refused to answer the question, and the remaining 13 women stated that they were not confident at all. While three participants directly associated their lack of confidence to the frequent contract renewals, three other participants said they lacked confidence because the supervisor threatened job loss if they did not work hard. Contract renewals were viewed as a tool used by the supervisor to intimidate the cleaners into working harder. A further seven cleaners said they were not confident because their job was unpredictable and they could lose it any moment.

The participants were requested to describe a normal day at work, as well as to report on their likes and dislikes of working as a cleaner at the university. All of the participants were early risers, as the majority of women woke up between 3 and 4 o'clock in the morning. While a few participants conveniently lived near the university, three women travelled between 30 minutes and one hour to get to work, and another eight women spent more than an hour travelling to work. All but one of the participants used public transportation (taxis, buses, and trains), and many women used more than one mode of transportation. In fact, if walking was included, all but one woman used more than one mode of transportation, as they had to walk to/from a station or taxi rank. The cleaner who did not use public transportation chose to walk to work in order to save money. The participants arrived at work between 5:30 and 6 o'clock in the morning, and worked an eight-hour shift, from 6:30 in the morning to 2:30 in the afternoon. While they were at work for eight hours, they were only paid for six and a half hours of work because their half an hour morning tea break (9:30 – 10 am) and their one hour lunch break (12:30 – 1:30 pm) were unpaid.

While Philile's description of a normal workday was fairly neutral ("I do the normal cleaning that I do at home"), the remaining responses were profoundly negative. Two participants highlighted a specific day of the week as being the most demanding because of the significant amount of work that was to be completed on those days. Another participant suggested that university holidays were the most tiring time because the

cleaners had extra cleaning responsibilities while the university was closed. The other participants described their work as tiring or exhausting, physically draining, monotonous, and always busy.

The discussion on likes and dislikes followed a similarly negative pattern. Many of the cleaners disapproved of the low wages they received, while others disliked the physical nature of their job, which left them feeling exhausted at the end of the day. Other cleaners disliked having to use dangerous chemicals at work, the early start time, disrespectful students, and being shouted at or insulted by the cleaning company's management.

When asked what they liked about their job, a number of cleaners laughed and explained that there was nothing they liked about the job. One participant emphatically said:

“Who would like doing this job? Let me ask you something, who would like doing this job? There's nothing [I like], I'm just working for my children so they won't be like me.” (Sibusisiwe)

Through her laughter, another cleaner stated:

“[There's] nothing [that I like]. You have to do your job whether you like it or not.” (Thandiwe)

In a more serious tone, a third participant said:

“I would be lying if I said I liked my job. I don't, at all.” (Nonhlanhla)

Other women explained that they had no choice but to like their job, or that cleaning was the only job they were used to performing. While the majority of responses were negative, there were some women who genuinely liked something about their job. Two participants said they enjoyed cleaning, while others said their job was simple and stress-free. Some women said they enjoyed going home early in the afternoon and one participant said at least this job keeps her busy. A few cleaners enjoyed interacting with the academic and administrative staff because they were friendly. While many women disliked their job because of the low wages they received, two women said they liked

their job because at least they got paid at the end of the month, even if the salary was low. In the words of one participant:

“I accept it because half a loaf is better than no bread.” (Mbali)

A final participant enjoyed working as a cleaner, even though she said the salary was too small. This woman felt that as someone with no education, being allowed to work empowered her. She said:

“I enjoy being around people. And since I’m uneducated, I see myself as a person cause I am earning money unlike uneducated people who stay at home and don’t earn nothing. And you don’t have to study for this job.” (Thembi)

The participants were also asked if their expectations of the conditions of work matched reality. Six women said it did match their expectations, primarily because they were told what to expect during training or by other cleaners. One participant said she did not care if her expectations matched reality because she was desperate for money. The remaining 13 participants said the reality and their expectations of the job did not converge, mainly because the salary was too low. One participant explained that the wages were not what she expected. She said:

“No it’s not, especially when you have to tell people that you’re working and it doesn’t show since you’re earning such little cash.” (Lindiwe)

Another cleaner stated that when she started working as a temporary employee, she earned a higher salary, but once she had signed a contract, her wages dropped. She said:

“No [the conditions are not what I expected them to be]. When I first started this job, before I was registered I used to get 2.1 [R2,100] and that made me happy, but as soon as I was registered then it decreased to this amount, to 1.4 [R1,400].” (Ayanda)

As a temporary employee, she received no benefits and therefore had no deductions,²³ which is likely the reason why she had a higher take-home salary. The remaining women,

²³ Deductions are described more fully in the following section.

whose expectations did not meet reality, said they did not expect to constantly fear losing their job, to be working so hard, or for management to be so strict.

Specifically regarding wage expectations, only five participants said they knew what to expect in terms of their wages, mainly because they were told during the hiring process what they would be earning. One cleaner also said she expected a small salary because cleaners everywhere earned a small salary, regardless of the employer. One participant said she did not bother asking what her salary would be, because she was desperate for any work. The wage expectations of the majority of women (14 participants) did not match reality. Some of the participants said wages were not discussed during the hiring process, while others said they had been briefed about wages, but still expected to earn more. Several women were under the impression that working at a university would provide them with better wages. A few of the cleaners said they were appreciative and grateful for the salary they had been given, but that they were distressed by their low income. One participant said:

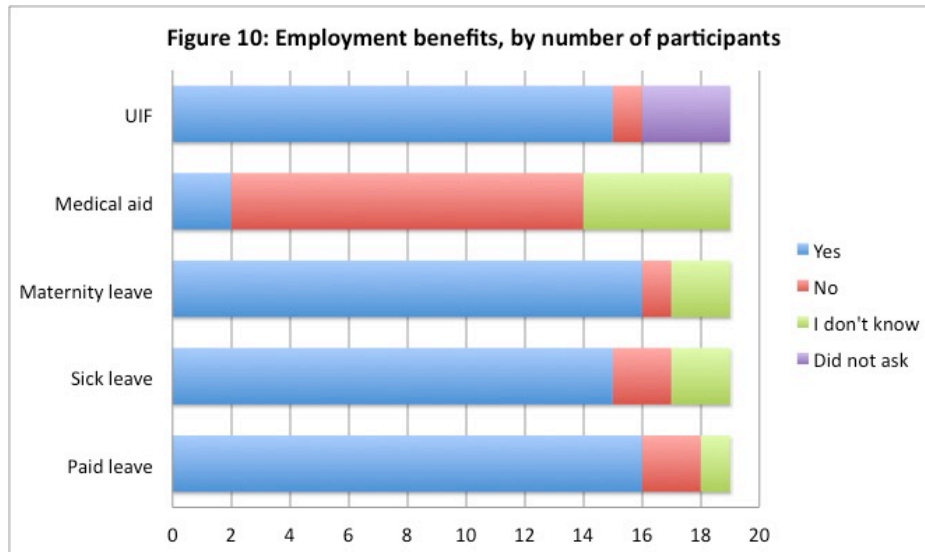
“No it’s not [what I expected], definitely not. R1,600, who would survive on that per month?” (Lindiwe)

The majority of participants reported a take-home salary (after deductions) of approximately R1,700. The deductions amounted to around R300, so the cleaners’ gross pay was approximately R2,000. However, some of the participants reported different take-home salaries, ranging from R1,400 to R1,600, implying that either their gross pay was lower or that they had more deductions. The one participant who was a casual worker earned the lowest salary (R1,200) and had no deductions. Every woman expressed disappointment with her low wages. One cleaner said:

“The money I’m getting, you only see it on a payslip that’s it and then you don’t know what you did with it. So it’s no use to me ... In this job you only end up seeing the money that you are paid but then you don’t see what it actually does. Yeah, it gets used up ... It’s only to feed myself, that’s it. To get by.” (Nonhlanhla)

In addition to low wages, the cleaners received a mixture of benefits. Figure 10 shows that while the majority of the participants received paid leave, sick leave, maternity leave,

and access to the Unemployment Insurance Fund (UIF), most cleaners said they did not receive medical aid. One participant chose not to answer this question, thus Figure 10 shows the benefits received as reported by 19 cleaners.



Only one participant reported having taken paid leave, and nobody specified how much paid leave they received annually. Similarly, only one participant said she had taken maternity leave. While she did not specify how much leave she was given,²⁴ she did indicate that it was paid, though she did not state the amount she received. Two cleaners explained that maternity leave was not actually paid for by the cleaning company, but rather through the UIF benefits, but did not know the amount. Assuming that is the case, the UIF maternity leave benefits allow workers to claim for 17 weeks (Department of Labour 2001).

There was considerable confusion regarding medical aid. A number of women pointed out that R54 was deducted from their salary for what they thought was something like medical aid, but many said that visits to the doctor were not covered by this plan and had to be paid out of pocket. In some interviews, the participant suggested that R54 was

²⁴ The Basic Conditions of Employment Act stipulates that “pregnant workers are entitled to at least four consecutive months’ maternity leave,” which can begin up to one month before the due date, or earlier if medically necessary (Department of Labour 1997). Women who have a miscarriage in the third trimester of pregnancy or stillbirth are entitled to six weeks of maternity leave.

deducted for hospital cover, rather than medical aid. The hospital plan covers in-hospital visits, but no out-of-hospital costs. One participant explained the hospital cover like this:

“We don’t have medical aid but the one that we’re paying for [the R54] is more like an insurance. So if you go to the hospital and you sleep there, they pay you. You get paid per day to be at the hospital. It’s more like a cash back.” (Sibusisiwe)

None of the participants reported having ever made use of their hospital cover.

Sibusisiwe further stated that she would rather keep the R54 than be covered for in-hospital visits. She said:

“They’re just using my money for nothing because R54 is around, it’s nearly braai packs, you know those chicken portions.” (Sibusisiwe)

There was also confusion about sick leave. While most (15 participants) of the cleaners said that they did have sick leave, there were misunderstandings about how to claim it. One participant said they had to repay their sick leave by deducting the day(s) from their paid leave. A second participant further explained that you had to have a doctor’s note to use sick leave. Otherwise, if you did not bring a doctor’s note, then the day(s) was deducted from your paid leave. Since the hospital plan did not cover doctor’s visits, many of the women did not go to the doctor, but rather to clinics, which are more affordable. According to one cleaner, though, a clinic note was not acceptable when claiming sick leave, therefore the day(s) was deducted from paid leave.

The majority of the cleaners were unsure about the different types of leave available to them likely because very few had ever taken leave. The cleaners do however get public holidays off and do not work between December 25th and January 4th when the university is closed for the holiday season. There was similar confusion regarding the hospital cover as nobody had ever used it.

Finally, union representation among the participants was strong, as 18 out of 20 participants were represented by the South African Transport and Allied Workers’ Union (SATAWU). The 18 cleaners who were represented each paid R30 for monthly dues to

the union. One of the participants who was not unionized said there had never been a reason to join SATAWU, while the other cleaner was not a part of the union because she was not a permanent employee. There were mixed feelings about the usefulness of union representation. The ones who felt that the union was a positive force explained that SATAWU negotiated annual increases for those that it represented, as well as dealing with unfair dismissals. One participant explained that if the union could not help them, the cleaners had elected a shop steward²⁵ to whom they could turn to for assistance. However, some women said that they could not even rely on the shop steward. A number of cleaners explained that they had joined SATAWU merely because the shop steward said that if they were registered workers, then they must join the union as well. Therefore, many joined SATAWU because “everybody else was doing it.” In fact, during the interviews some of the participants had to ask a co-worker what union represented them.

4.4 Finances

To further explore the livelihood strategies of the participants and their households, I considered the cleaners’ own employment earnings, and their households’ access to other earned income, as well as non-earned income, such as social grants. I also probed how the women spent their income, and how other household members supported the home. Finally, I identified other forms of support that the participants could draw on in the event of a negative shock, including the subsequent loss of income in the event that a household member fell ill, passed away, or became unemployed.

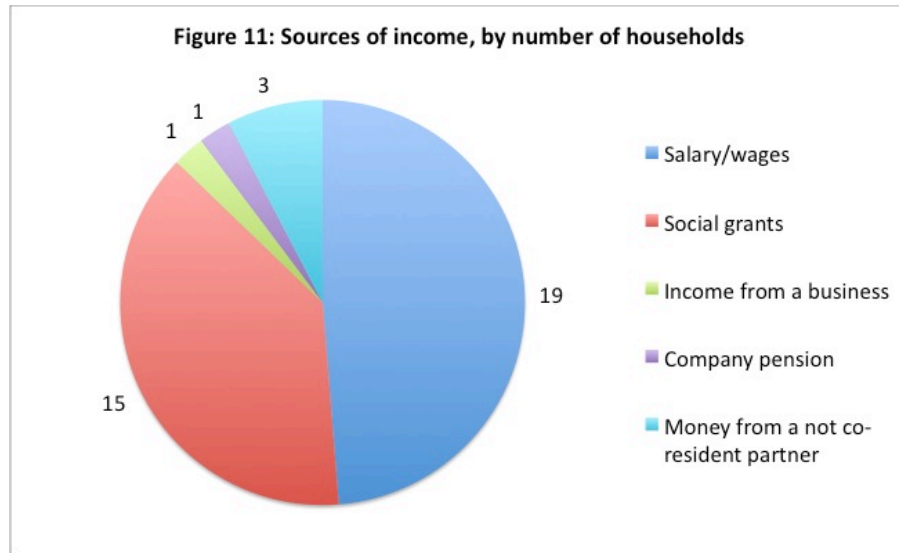
As the cleaners’ wages were briefly discussed in the previous section, I will simply provide a detailed example (Table 6) of one participant’s gross pay, deductions, and take-home salary. This participant is representative of the majority of cleaners who reported a take-home salary of approximately R1,700. These details were gleaned from the cleaner’s payslip, which she referenced during the interview.

²⁵ A shop steward is a worker who is elected by her fellow co-workers to represent them in dealings with management. The shop steward is sometimes also a labor union official.

Table 6: Figures from Sibusisiwe's payslip	
Gross pay	R2,013.97
Provident fund	R134.20
Levy	R8.39
Union dues	R30
Medical	R54
UIF	R16.77
Unaccounted	R39.83
Take-home salary	R1,730.78

As evidenced by Sibusisiwe's payslip, her gross pay was just over R2,000 while her take-home salary was slightly more than R1,700. Sibusisiwe could not explain the purpose of the "levy" deduction, and the amount titled "unaccounted" was not listed on her payslip, but rather added to account for the total difference between her gross pay and take-home salary. The difference between the two was R283.19; however the deductions listed on the payslip only equaled R243.36, suggesting a shortfall between the total deductions and Sibusisiwe's take-home salary. In total, 14 participants reported a similar gross pay and take-home salary, suggesting that deductions were likewise equal for the majority of participants.

The cleaners' employment income, for most households, was just one component of their households' livelihood strategies. To investigate these strategies further, I explored the households' other resources, including earned and non-earned income. Figure 11 shows the different sources of income by the number of households with access to each type of income. There was widespread reliance on employment income across all the households because every home had at least one employed worker (the cleaner). Some households, however, reported having more than one employed member, as was previously highlighted in Table 5. In seven households, the cleaner was the only individual with employment. Five other households reported having two employed people, while six homes had three employed workers. One participant stated that all seven adults in her household were employed.

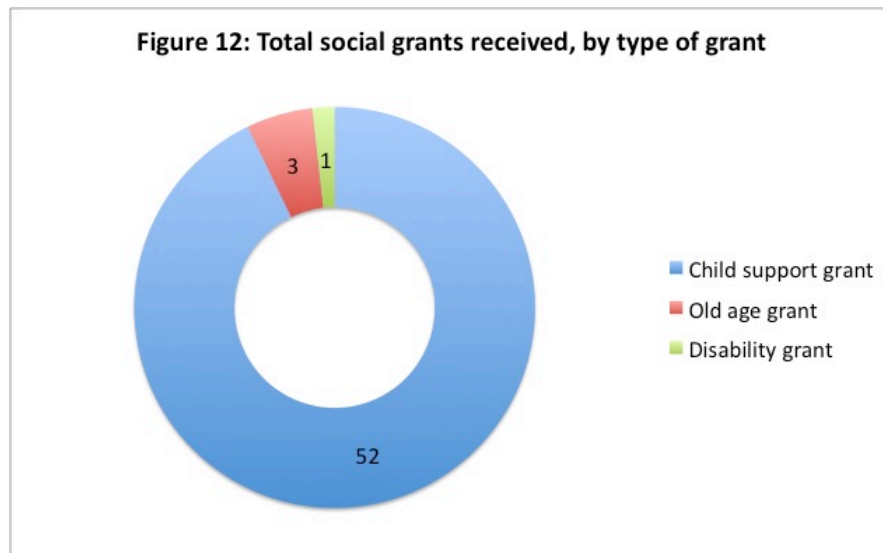


Social grants were the second most common source of income. Fifteen out of 19 households²⁶ reported having access to at least one social grant, most commonly the Child Support Grant (CSG). Figure 12 shows the total number of social grants received among all households, by the type of grant. The number of CSGs received per household varied from between one and ten grants (reflecting a total of ten children living in a combined urban and rural household). Furthermore, four of the 15 households received two types of social grants. One of these households received three CSGs and one Disability Grant, while the second household had access to three CSGs and one Old Age Grant (OAG), the third household reported receiving ten CSGs and one OAG, and the fourth household received four CSGs and one OAG.

There were also five households that received no social grants. One such household had previously received one CSG for the participant's daughter, but last year the daughter turned 18 years old, making her ineligible for the grant. The cleaner, Sibahle, explained that losing the CSG was difficult because she used to include the extra income in her budget, so she had to learn how to manage without the added revenue. Two households had never received any social grants because they lacked the necessary documentation.

²⁶ For this section on social grants, the secondary, rural households of seven participants were included when counting the number of social grants, as most of these households rely on each other for financial support.

Ayanda said she never registered for social grants because she lost her children's documents, and has not been to the Department of Home Affairs to request replacements. Another participant, Thandiwe, lived with her four grandchildren, who did not receive the CSG. Thandiwe said that her daughter, who is the mother of the four grandchildren, was deceased and had never obtained her children's birth certificates.



The final three sources of income reported by the participants were less common. One cleaner, Nosipho, reported that her household received income from a business. Nosipho said they did beadwork, which they gave to someone to sell on their behalf. She said:

“We give it to, we have our own salesperson who comes and collects the beadwork and then he comes and collects it and go sell it at Victoria Street in Durban.” (Nosipho)

Nosipho estimated that they received R500 per month from their beadwork. One other participant reported that her household received income from her deceased husband's pension, and a further three cleaners received monetary assistance from a not co-resident partner.

During the discussion on sources of income, some cleaners also mentioned participation in stokvels.²⁷ As a savings mechanism, stokvels are an integral component of the livelihood strategies in many of the cleaners' households. Stokvels can provide financial security and allow low-wage workers the benefit of receiving a large infusion of cash at one time. Nine cleaners reported belonging to a stokvel, and some women even participated in more than one stokvel.²⁸ The majority of the stokvels provided a lump-sum cash payment once per year, but a few of them provided a cash disbursement multiple times per year, though of a smaller value. Others still did not payout in cash, but rather in food. The participants each spent between R100 and R500 on their monthly stokvel payments, and the cash payouts ranged from R500 to R4,000, or a certain amount of food, often disbursed in the month of December.

To provide an example, one participant, Mbali, was a temporary cleaner who earned R1,200 per month. Sometimes she was asked to fill-in at more than one location, which increased her salary to R2,000 per month. She had no deductions or benefits because she was not a permanent employee. Mbali invested R500 per month in three stokvels, which provided her with approximately R7,300 per year. The rules of the stokvels required Mbali to be paid out once per year, although she decided at what time during the year she wanted to receive the payment. Mbali happily reported that she would be receiving R7,300 in September as her daughter was soon to be married and she needed money for the festivities.

Finally, the participants were asked if there was any other assistance (financial or otherwise) received by their household either from the government, organizations, or family and friends. There was a resounding "no" from the majority of cleaners in answer to this question. Only four women reported receiving any additional support, and all four participants said that their households were beneficiaries of the government's state-

²⁷ A stokvel generally functions as a saving or credit scheme. It is comprised of a group of people who regularly contribute an agreed-upon amount and at a certain time (often once or twice a year) receive a lump-sum payment. Some stokvels also offer loans, which the poor may not be able to access from mainstream banks.

²⁸ Since the question of stokvel participation was not asked directly, there is the possibility that the number of participants that were involved in a stokvel was underestimated.

subsidized housing system (commonly referred to as RDP houses). One of these participants, Ayanda, had been waiting four years to be allocated an RDP house, and was finally granted one seven weeks before I interviewed her. She was happy about her new house, even though the water connection had not yet been installed. Another cleaner, Sibusisiwe, described very difficult living conditions. She wanted to apply for an RDP house, but was unsuccessful. She said:

“My [current] room outside the four-room [house] is made out of this kind of iron, steel. Doesn’t even have windows, [just holes where windows should be]. I close the windows with the black plastic ... [I have a] routine whenever there’s bad weather, I know how to move it [my stuff]. I tried applying for the RDP house but the counselor said I must bribe him in order to put me on the list to get the RDP house. So I refused because I’m earning little money here.” (Sibusisiwe)

After exploring the different sources of income reported by the cleaners, I identified the women’s total household income. I noted some inconsistencies with regard to the estimation of their household’s total income. Firstly, total household income primarily comprised employment earnings and social grant income only, even though a few women received income from other sources. Secondly, some women reported two households when explaining their household structure, but not all the participants combined the two households when calculating total income. Rather, only households that were dependent on one another were combined. In an effort to maintain similarity, the total household income reported for each participant is the figure that was calculated by the cleaner herself, with no amendments made by the researcher.

Thirdly, many cleaners did not know what other employed household members earned, which affected the amount reported for total household income. Others earned so little that the participant did not include their earnings when calculating the household’s total income. It was more likely that the participant knew what other household members contributed to the household, rather than their actual earnings, because no household pooled *all* of their income. Instead, many households (12 out of 19 households) divided the responsibility for buying certain goods between different household members. Groceries and utilities were the two most commonly cited goods that were paid for

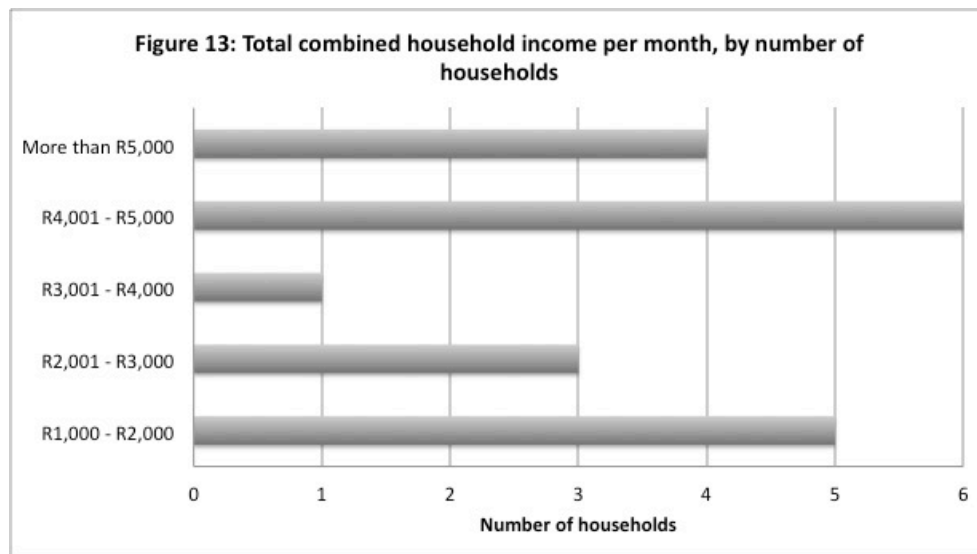
together in the households. For example, one cleaner, Mvelo, said she was always responsible for buying meat for the household, while others in her house purchased mealie meal or rice for the month. Only if Mvelo was short of money to pay for the month's meat, did the others contribute to what was considered to be *her* responsibility. In the remaining seven households, there was no income pooling at all, mainly (five cases) because the participant was the only employed household member. In one case, the cleaner was the breadwinner, but because the other worker earned so little, the participant was responsible for providing everything for the household. In the final case, the cleaner was one of three workers, but in her household each worker was financially responsible for themselves and their dependents. The household did not pool their income for anything.²⁹

Figure 13 shows that total household income varied significantly, with the modal income between R4,001 and R5,000 per month. At the low end of the spectrum, one cleaner, Ayanda, reported a total household income of R1,400 per month, which was comprised solely of her own employment earnings. However, she did add that her not co-resident partner, and the father of her four children, helped her pay for their children's upkeep. She did not include his transfers in the total household income, perhaps because they were not received regularly. Another participant, Thandiwe, reported a total household income of R1,700 per month, which was also comprised only of her earnings. Thandiwe said that her niece was also employed, but stated that she did not consider her wages when calculating the total household income because her earnings were too small.

On the higher end of the spectrum, one cleaner, Zama, stated that her household's total income was approximately R7,000 per month, which included her and her husband's salary. According to Zama, her husband worked in security. She said that her 23-year old nephew was also working, but earned a small amount and kept the money to himself, so she did not include his salary in the total. A final participant, Olwethu, reported a total household income of approximately R9,240 per month. However, this was divided between two households comprising five adults and eight children. The income included

²⁹ This household did not have electricity or water.

three salaries and eight CSGs. The urban household typically housed four of the adults (all sisters) and Olwethu's two children, but was largely supported by Olwethu's salary and two CSGs (approximately R2,360). Two of the other sisters in the urban household were also employed (one as a cleaner at the same university), but the majority of their salaries were remitted to the rural house, where their six children lived with the children's grandmother. The grandmother also received R1,980 for six CSGs.



To understand how the cleaners and their households survived, I probed how the participants used their income (Figure 14) and how other household members supported the home through their earnings (Figure 15). Some participants combined their urban and rural households for this exercise, while some did not. The households of those that did combine them were clearly financially dependent on and intertwined with one another. Therefore, I took the participants' lead and where households were combined, I reported them as one unit, and where households were not combined, I ignored the secondary household.

Figure 14 shows that almost all participants spent a portion of their salary on transportation to and from work, while most cleaners also made loan, store account, or policy payments each month (the majority of these payments were towards a funeral policy). Many participants also spent their salary on groceries, utilities, and stokvel

payments. The figure for utilities includes payments for both water and electricity, however, more households paid for electricity than paid for water. While 10 participants reported that their household paid for water *and* electricity, five cleaners only paid for electricity and received free water.³⁰ Three participants stated that their households had neither water nor electricity, and two participants did not specify whether or not their house had utilities.

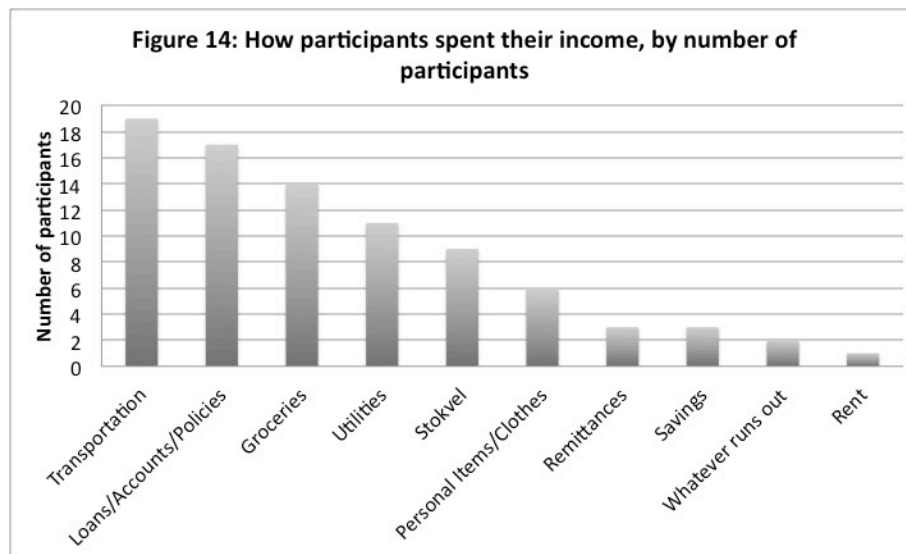
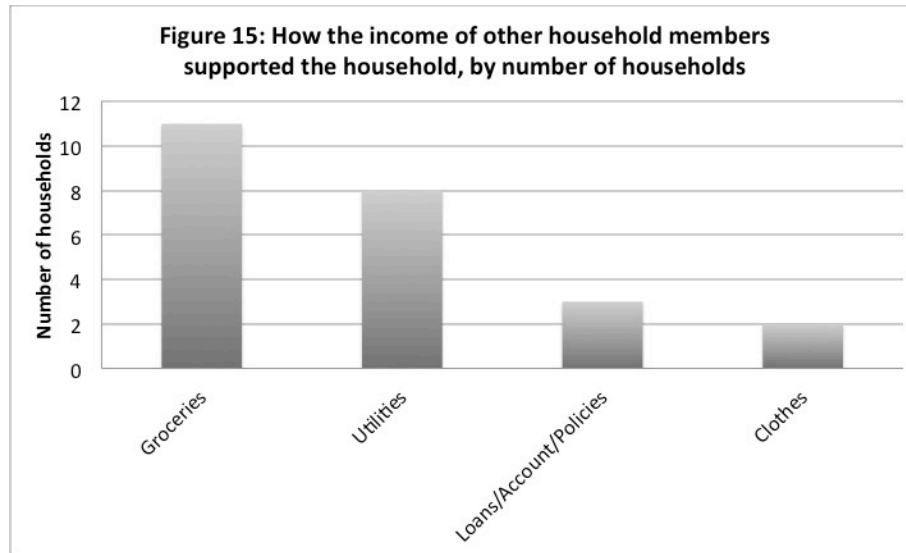


Figure 15 shows that other household members primarily supported the house by paying for groceries and utilities, as well as loans/accounts/policies and clothing. As mentioned earlier in the section, 12 out of 19 households divided the responsibility for buying certain goods, namely groceries and utilities, between different household members. In seven cases, other household members did *not* contribute financially to the household, either because there were no other workers in the house (five cases), because the other employed household member earned too little (one case), or because each worker in the household provided only for themselves and their dependents (one case).

³⁰ The South African government provides free water to certain segments of the population. These households accessed water through communal taps located outside the home.

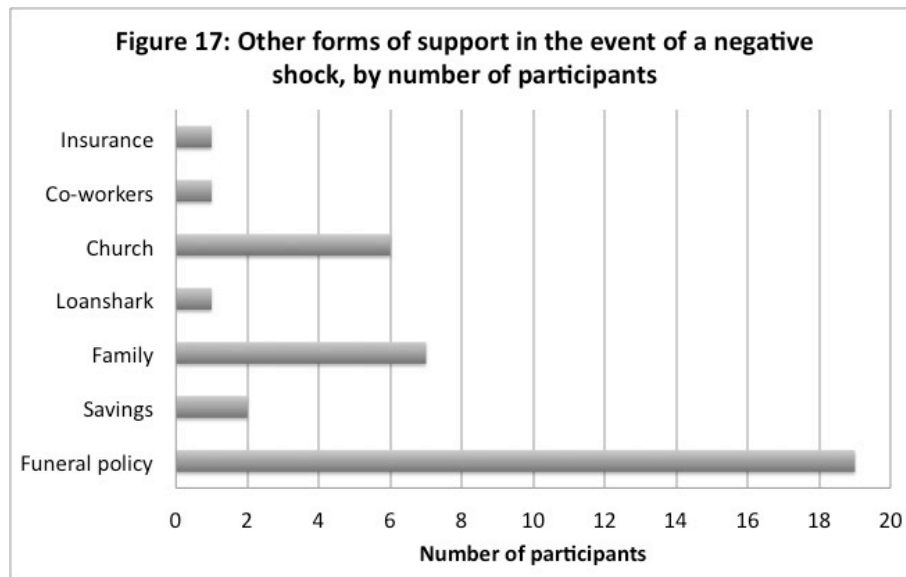
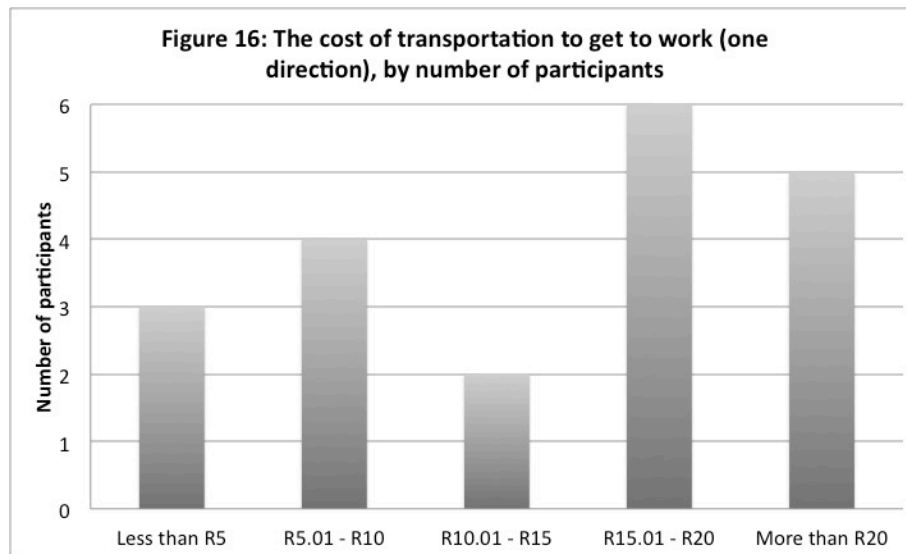


Transportation costs comprised a significant portion of many participants' disposable income. Only one participant had no transportation costs, as she chose to walk one hour to work in order to save money. The remaining 19 participants spent anywhere from R4.25³¹ to R23 one-way to get to work. Figure 16 shows that just over half (11 participants) of the cleaners spent more than R15 to travel to work one-direction. To put it another way, at the lower end of the spectrum, transportation that cost R4.25 one-way, was equivalent to 10 percent of a cleaner's monthly disposable income (assuming their take-home salary was equivalent to R1,700). At the higher end of the spectrum, a cleaner who spent R23 one-way for transportation, exhausted 54 percent of her disposable income just to get to and from work. Thus, more than half (11 cleaners) of participants used between 35 and 54 percent of their take-home salary for transportation alone.

As a final probe into the participants' livelihood strategies, they were asked to identify other forms of support that they and their households could draw on in the event of a negative shock. Figure 17 shows that almost all of the participants contributed to a funeral policy every month, many of which cover every member of the household. Most of the participants were insured by the same company, likely because a representative of

³¹ Four participants purchased a train pass every month to get to and from work. They only knew how much they spent each month on the train pass, so for comparability I divided the cost of their train pass by 40 rides, assuming that they worked 20 days per month and travelled to and from work on the train every work day.

that company came to the university to recruit the cleaners to join their funeral scheme. The costs incurred by the participants for their funeral policy varied from R88 per month upwards to R350 per month, or from five to twenty percent of disposable income.



Other forms of support identified by the participants included familial and social networks. A small number of cleaners stated that they would rely on support from their savings or another insurance policy. When asked about other forms of support, one participant, Nomvula, just shook her head in dismay. While she does own a funeral

policy, Nomvula stated that in the event of a negative shock, her only other option would be to borrow money from a loan shark.

Another cleaner, Thandiwe, described an even more desperate situation. She is the breadwinner in a sizeable household with seven adults and four children. Her niece is employed, but Thandiwe did not count her wages in the total household income because she earns so little. Neither does the household receive any social grants or any other forms of support. Thus, they rely on Thandiwe's salary of R1,700 per month. She explained that their funds were so limited that every month they only bought mealie meal or potatoes for food. Thandiwe said, "the rest I'll figure it out." She used to pay for a funeral policy, but could no longer afford it and stopped making payments. Outside of the household, she said that there was no other family that they could ask for support. Nor could they rely on their church for assistance. She said:

"The church only supports people who are just not working at all, so if you're employed you can't get their support." (Thandiwe)

Thandiwe and her household have no safety net to fall back on in the event of a negative shock, putting them in a particularly precarious position.

4.5 Conclusion

In this chapter I have presented the findings of my study. I found that the participants were predominantly middle-aged mothers, who were likely to be in a relationship, but not married. While many women claimed to have at least a basic understanding of English, isiZulu was the preferred language of communication. Most women reported having an incomplete secondary education, and had received on-the-job training as cleaners. The fathers of their children were largely absent from their children's lives, likely to be deceased or unemployed, and not contributing financially to their children's upkeep.

Regarding the participants' households, I found that they were generally large in size, although there was considerable variation. The majority of households comprised non-

nuclear and extended family structures that sometimes included both an urban and a rural household. Some of the participants' children lived with extended family members in rural areas, while most of the participants also lived with the children of other family members. It was also common for adult children to still be living at home. All of the women had at least one child, but almost half of the fathers were not present in their children's lives (resident in the household or maintaining regular contact). Furthermore, while there was at least one employed household member in every home (because of the study design), many households reported more than one employed person. However, the employed were overwhelmingly women, which is indicative of a strong reliance on female earnings. There were more inactive household members, than unemployed members, because of the presence of children in the homes. The unemployed were largely men, and most likely the adult sons or adult brothers of the participants.

I also highlighted the nature of low-wage employment as experienced by the participants. They largely relied on word-of-mouth and social networks to find employment. For some women, this was their first job, while others had previously worked in other non-cleaning, low-wage employment. The majority of the cleaners had been unemployed for a lengthy period of time prior to taking this job, and reported that they were desperate for any work because they viewed any job as better than no job given that it provided them with an income. Still, the participants had a negative perception of their employment because they felt their contracts were precarious causing a lack of confidence in maintaining their job, the work was tiring and monotonous, and the wages were low.

Although the cleaners reported receiving a mixture of benefits, including paid leave, sick leave, maternity leave, and access to the Unemployment Insurance Fund, there was a general sense of confusion regarding their benefits. There was no consensus across the interviews on what benefits the cleaners were entitled to and what benefits they actually received. This perhaps suggests that the cleaners were reluctant to make any demands on their employer for fear of job loss. While most participants were unionized, the women's responses do not speak to the benefits of their union membership.

This chapter further explored the livelihood strategies of the participants' households, in terms of their access to different sources of income and the households' ability to survive negative shocks. While most households reported multiple sources of income, there was a strong reliance on employment income (often from the cleaner only, or from only female workers) and social grant income (largely the Child Support Grant). There was a wide range of total household income as reported by participants, though there were some inconsistencies with regard to calculating total income. Specifically, total household income mainly included employment earnings and social grant income only, even though a few women received income from other sources. Also, only some participants combined their urban and rural households when calculating total income. Furthermore, many cleaners did not know what other employed household members earned, while others earned so little that the participant did not include their earnings when calculating the household's total income.

In the majority of cases, household members pooled *some* of their income, with different workers having responsibility for buying certain goods. Specifically, the cost of groceries and utilities was typically shared among household members. In seven cases, other household members did *not* contribute financially to the household, mainly because there were no other workers in the home (five cases), but also because the other worker earned too little (one case), or because each worker in the household provided only for themselves and their dependents (one case). Finally, while almost all participants had access to a funeral policy, a smaller majority said they might rely on familial and social networks to assist them in times of distress or shock.

Chapter Five: Discussion and Conclusion

5.1 Introduction

This study adopts a case study methodology to explore the livelihood strategies employed by a group of low-wage female workers and the households in which they live. This approach has both advantages and disadvantages. On the one hand, a disadvantage of the case study approach is that the sample is select and not nationally representative of all African women who work as outsourced cleaners. On the other hand, a case study is a beneficial method because I have been able to understand the lived experiences of low-wage employment as experienced by the participants in the study, and how their households cope with economic vulnerability. Moreover, even though the sample is small and select, there are a number of common themes that emerge from my detailed investigation, which resonate strongly with findings from other studies that do draw from nationally representative and quantitative data. In essence, a qualitative approach adds depth and substance to nationally representative, quantitative data.

The themes that emerged in the case study will be explored and discussed in greater detail in this chapter. The following section will discuss themes that pertain to the demographic and household characteristics of the women in the study, including low levels of education, low marriage rates, high rates of non-marital childbirth, high levels of paternal absence and low levels of paternal support, as well as stretched and extended family households. Section 5.3 will emphasize themes that relate to low-wage employment, comprising the importance of networks when searching for a job, the lack of knowledge regarding workers' rights and the cleaners' reluctance to exercise their rights, and the cleaners' belief that their interests are not well-represented by the union. Themes pertaining to household finances and livelihood strategies will be discussed in section 5.4, including the importance of social grant income, the lack of support from income-earning males and the subsequent reliance on female earnings, as well as mechanisms for minimizing households' economic vulnerability. Finally, section 5.5 will

provide concluding remarks and section 5.6 will outline recommendations for further research.

5.2 Demographic and household characteristics

The participants in this study were largely middle-aged mothers with an incomplete secondary education. The majority of women were in a relationship, but not married. For the most part, the fathers of their children were absent from their children's lives and not contributing to their children's upkeep, creating a situation of single motherhood for many participants. The majority of the households in which the cleaners lived were comprised of non-nuclear and extended family structures that sometimes included both an urban and a rural unit. Participants were mostly co-resident with their children, as well as other, non-biological children (like nieces and nephews). The biological children of some participants, however, were not co-resident with their mother, and rather lived with grandparents or other relatives in rural households. While many households reported more than one employed person, the employed were overwhelmingly female, indicating a strong reliance on female earnings. Conversely, the unemployed were largely male, and most likely the adult sons or adult brothers of the participants.

The presence of certain demographic and household characteristics can affect a household's economic status and livelihood strategy. Generally speaking, the findings from this study suggest that the individual and household characteristics of many participants were consistent with previous research regarding the poor in South Africa. This section will concentrate on the findings from this study that are related to demographic and household characteristics.

Incomplete education

A low level of education is a prominent finding from this study, and is consistent with previous research that has shown a clear relationship between lower (higher) levels of education and a higher (lower) incidence of poverty (Vermaak 2011; Armstrong,

Lekezwa and Siebrits 2008; Mosisa 2003; Woolard and Leibbrandt 1999; Klein and Rones 1989). In this study, the majority of participants had an incomplete secondary education, while three others had a primary education or less. Only two participants reported that they had completed secondary school. Of the 20 women interviewed, therefore, 90 percent did not have matric qualifications.

Other research has indicated the importance of education as a stepping-stone to employment (and better employment) (Fields 2012; Vermaak 2011; Shipler 2005; Mosisa 2003; Klein and Rones 1989). Without higher levels of education, the participants are likely to remain in low-wage employment. Interestingly though, Vermaak (2011: 76) has found that “at each level of education up to and including Matric, there is a substantial and significant decline in the return to schooling from 2001 to 2007” in South Africa. Vermaak (2011) has shown the decline in the return to schooling to be particularly significant at the bottom of the earnings distribution, for individuals who have matriculated. For the two women in this study who had their matric qualifications, perhaps they are illustrative of Vermaak’s (2011) finding that the benefits of a completed secondary education in South Africa, in terms of accessing better paid employment, has decreased.

Low marriage rates

Another important finding from this study is that among the women interviewed, marriage was the least common relationship status. This is reflective of previous research, which has shown that marriage rates among African women in South Africa are low and falling (Posel and Casale 2013; Posel and Rogan 2009; Kalule-Sabiti et al. 2007; Gustafsson and Worku 2006; Casale and Posel 2002). One possible reason for low marriage rates among African women concerns the economic costs of marriage, which are increased by the traditional practice of *ilobolo* or bridewealth (Posel and Rudwick 2013; Posel and Rudwick 2013b; Hosegood, McGrath and Moultrie 2009), a practice that seems particularly widespread among Zulu people in KwaZulu-Natal (Posel and Rudwick 2013). Due to high unemployment rates among African men (and thus a lack of financial

resources) and employment in low-wage jobs, men's ability to pay *ilobolo* is reduced (Posel and Rudwick 2013). In this study, 12 women were in a non-marital relationship, four of whom were cohabiting with their partner.³² Among these 12 women, their partners' employment status varied: two participants reported that their partner was unemployed; one participant did not specify her partner's employment status, while the partners of the other nine women were engaged in low-wage employment. This implies that there is a possibility that the employment situation of men created economic barriers to marriage, because men who were engaged in low-wage employment or who were unemployed lacked the necessary financial resources to enter into marriage. It is likely that meeting immediate needs was a more pressing priority than saving for *ilobolo*.

While cohabitation rates among African women have increased over the past 20 years, cohabitation rates are low compared to the share of unmarried African women (Posel, Rudwick and Casale 2011). As suggested by Posel and Rudwick (2013), one possible explanation for why cohabitation rates have not increased more is because living with a partner is not viewed as being morally acceptable among isiZulu speakers in Durban.³³ Just as *ilobolo* creates economic barriers to marriage for many African men, it may also create barriers to cohabitation. According to Posel and Rudwick (2013: 283), "the payment of *ilobolo* may not only increase the economic requirements of men who want to marry, but ... it also renders cohabitation a socially unacceptable form of partnership unless *ilobolo* negotiations are underway."

High rates of non-marital childbirth

Coupled with low marriage rates are high rates of non-marital childbirth, which is another significant finding from this study. While only two participants in the sample were married and three were widowed, every cleaner had at least one child, implying that 15 women had children outside of wedlock. Non-marital childbirth often, but not always,

³² While four women reported cohabiting with their partner, only two participants actually included their partner in the household structure.

³³ Posel and Rudwick (2013) have noted that the Zulu verb *ukukupita* is most commonly used to describe cohabitation and is used in a pejorative sense. It is literally translated as 'to keep it.'

leads to single motherhood, which, according to the literature, increases women's vulnerability to poverty (StatsSA 2014b; Hatch 2009). Previous research has shown that among Africans in particular, married co-resident mothers are less likely (58 percent) to live in poor households compared to single co-resident mothers (78 percent) (Hatch 2009).³⁴ One of the important reasons why married co-resident mothers are less likely to live in poor households is because they are more likely to have support from an income-earning male. The absence of male support therefore increases the need for women to accept low-waged work.

Absent fathers and limited paternal support

Another critical theme highlighted in this study is the large number of children whose fathers were not present in their lives. This reflects national findings on high levels of paternal absence. For example, Posel and Devey (2006) have estimated that in 2002, 62 percent of African children reported having an absent (not co-resident) or deceased father. More recent data from the 2012 GHS, has suggested that 79 percent of children of all races under the age of five years lived with their mothers only, even though the biological fathers of 93 percent of this age group were still living (StatsSA 2014b). In this study, 12 out of 23 fathers were present in their children's lives, although among these fathers, the majority (eight fathers) were not co-resident with their children. The remaining 11 fathers were not present in their children's lives, just over half of whom because they were deceased.

As mentioned above, Posel, Rudwick and Casale (2011) have shown that cohabitation rates among African women are low compared to the share of unmarried African women. The authors have also shown that this is particularly true among African mothers, even in the context of high rates of non-marital childbirth. Again, it is possible that *ilobolo* plays a role in creating a barrier to cohabitation, even among mothers. Posel and Rudwick

³⁴ Hatch (2009) has noted that 'single' mothers in her study includes mothers who are divorced/separated, widowed, or never married, while 'married' mothers includes mothers who report being married or living together like husband and wife. I closely follow this distinction, except in two cases where the co-resident mother reported cohabitating with her partner, but did not include him in the household structure and did not include his income in the total household income.

(2013: 283) have noted that it is socially unacceptable for a father to “cohabit and co-parent with the mother of his child unless he has initiated the *ilobolo* (bridewealth) negotiations and concrete marriage plans are in place.” As an alternative, the father can pay *inhlawulo* (damages), which is lower in value than *ilobolo*, in order to “claim rights to his children” (Posel and Rudwick 2013: 283). *Inhlawulo*, however, does not allow the father to cohabit with the mother of his children (Posel and Rudwick 2013). Therefore this suggests that fathers may not necessarily be absent “because men are denying paternity or behaving irresponsibly,” but rather that there are economic barriers that may cause their absence from the household (Posel and Rudwick 2013: 283).

In this study, however, the majority of fathers were not contributing to their children’s upkeep. Many of these fathers were deceased, but more than half were still living, and either absent from their children’s lives or unemployed. The employment status of most of the absent fathers was unknown, as the participants had not communicated with or heard from the men. The unemployed fathers were unable to provide financial support for their children given their lack of employment earnings. Thus, many mothers were forced to rely on their own income and/or state support (specifically, the CSG) because paternal support was largely nonexistent. While South Africa has a maintenance system, which seeks to ensure that both mothers and fathers financially support their children, in the context of high unemployment, many fathers are simply unable to contribute. What is more, previous research (Hatch 2009; Bonthuys 2008; Lund 2008; Budlender 2005) has highlighted the inefficiencies and shortcomings of the maintenance system, which was mentioned by some of the participants in this study.

Interestingly, hardly any women in this study actually tried to get a maintenance order. One participant commented on the inefficiency of the system, stating that securing a maintenance order was a lengthy process that would require her presence in court, forcing her to take time off work, which she could not do. The other participants who commented on the maintenance court mainly emphasized the fact that the fathers of their children were unemployed, so the women either did not bother trying to secure a court order

because they were doubtful of a positive outcome, or they did apply for a maintenance order, but failed in their application.

The women in this study emphasized the limitations of the maintenance system in the context of high unemployment, especially among African men. Even though the maintenance system supports the belief that the costs of raising a child should be borne by both parents, regardless of marital status and living arrangements, the system can do nothing for a woman whose children's birth father is unemployed. The system is rather meant to benefit women when the father of their children is employed and is not contributing their share of the children's upkeep. As was evidenced in this study, the maintenance system was unable to assist some of the women because their children's birth fathers were unemployed and had no resources to contribute.

Stretched and extended households

Another important finding that emerged in this study is the structure and nature of households, and specifically, the ways in which families were 'stretched' across two households and the presence of extended family members in the household.

Seven participants (across six households, as two of the participants belonged to the same household) combined two households when questioned about their household composition. Participants initially reported many household members, only to explain later that the individuals were split between two locations, one urban and one rural. Most of these participants financially supported the rural household because their children lived there with other family members, while the rural household in turn provided support to the cleaner by caring for her children. The remaining participants financially supported the rural household as needed, especially for family celebrations or funerals. It is interesting that some of the women in this study combined two households, and is consistent with other work on 'stretched' households in South Africa (Posel and Marx 2013).

In this study, most of the ‘stretched’ households included children who were not co-resident with their mother. These children lived in rural households with other family members, while their mothers lived and worked in Durban (an urban city). This finding is also consistent with other research, which has shown that children who are not co-resident with their mothers often live in rural households with extended family members (Amoateng, Heaton and Kalule-Sabiti 2007). Grandparents, and grandmothers in particular, have an important role in providing care of children in their mother’s absence (Amoateng, Heaton and Kalule-Sabiti 2007; Schatz 2007; Schatz and Ogunmefun 2007).

Previous research by Posel and Marx (2013) has shown that the majority of adult migrants in their sample reported dual household membership. However, while the majority of migrants said they belonged to two households, they were split in their intention to return to their household of origin. While intention to return was not specifically addressed in this study, it is likely that the participants who were not co-resident with their children had stronger ties to the other household because of their children, subsequently increasing the participants’ likelihood of return migration and/or continued support of the other household.

A final important finding regarding households is their extended family structure. Previous research has highlighted the complex nature of households in South Africa (Amoateng, Heaton and Kalule-Sabiti 2007; Amoateng and Richter 2003; Maluccio, Thomas and Haddad 2003), and this complexity was evidenced in the large majority of households in this sample. In this study, 90 percent of the cleaners (inclusive of the ‘stretched’ households) lived in a non-nuclear household, with family members other than their biological children or their spouse, creating many multi-generational households. Regardless of where their biological children resided, many participants also lived with non-biological children (like nieces and nephews). This was similarly highlighted in previous research, which has shown that, especially among African households, it is common for women to live with children other than their own (Posel and van der Stoep 2008).

While living with extended family members can create a large household, it can also increase the household's resources, especially when there are multiple workers in the household. Therefore, household formation can itself be a livelihood strategy. In many instances, the extended family can also serve as a safety net in times of distress, like unemployment (conversely, unemployed household members can make the household worse off). In this sample, the majority of households had at least one unemployed household member, who likely relied on support from other workers in their household. Relying on familial networks, especially in the event of unemployment, has been highlighted in the South African literature (Klasen and Woolard 2008) and will be discussed further in section 5.4.

5.3 Employment

Because of the design of this study, the participants were all engaged in low-wage employment as cleaners at a university. Low-wage work, as experienced by the cleaners in this sample, can be characterized as precarious (in terms of job security), tiring, monotonous, and having minimal benefits. Regardless of the undesirable nature of their work, participants viewed low-wage employment as better than no employment, for the simple reason that any income was better than no income.

This section will focus on the findings related to employment, which resonate strongly with other research, including the importance of networks when searching for a job, the lack of knowledge regarding workers' rights and the cleaners' reluctance to exercise their rights, and the cleaners' belief that their interests are not well-represented by the union.

Networks and word-of-mouth

A consistent finding in this study is the way in which the cleaners came to be employed at the university: 17 of the 20 participants did not actively seek out this job, but rather relied on word-of-mouth from their social network about the employment opportunity (one participant was informed by a complete stranger). The minority of participants

actively found the job and submitted their resumes to the cleaning company. Relying on word-of-mouth from one's social network, a form of passive job search, is consistent with national studies on how the unemployed find work (Posel, Casale and Vermaak 2014; Kingdon and Knight 2006).

Passive job search is reasonable in the context of poverty and high unemployment (which is highest among African women) because active job search requires significant resources. According to Kingdon and Knight (2006), for the poor, the financial burden of actively seeking a job is often prohibitive. Moreover, given the fact that the period of unemployment is generally lengthy, which was evident in this study, the financial costs of active job search often cannot be sustained. Actively seeking a job is also a time-consuming process. In the study, all 20 participants were mothers and likely had care responsibilities in the home, which takes time away from job search. Previous research based on national data has also found that many passive job seekers are women with childcare responsibilities (Posel, Casale and Vermaak 2014).

Workers' rights and union representation

Another important finding from this study is the workers' lack of knowledge regarding their rights, as well as their reluctance to exercise their rights because of the threat of job loss. This was evident even though union membership was high among the participants, which suggests that the union representation did not represent the cleaners' interests. In this study, the participants said they received an assortment of benefits, but also expressed a significant amount of confusion when discussing these benefits. In fact, there was no consensus across the cleaners regarding what benefits they were entitled to receive, and what they actually did receive.

It was also clear that the cleaners were very reluctant to query the benefits they received, perhaps because they were frequently threatened with job loss. Many cleaners had a contract of limited duration (typically three months), which allowed the supervisors from the cleaning company to use contract renewals as a recurring threat. Thus, fearing the loss

of their job, it is likely that the women were hesitant to exercise their rights. Similar experiences are supported by and documented in the broader literature. Previous research, for example, has shown that the outsourcing of low-wage work is generally synonymous with deteriorating conditions of employment, including a loss of certain benefits, tighter control by management and less job security (Bezuidenhout and Fakier 2006; van der Walt et al. 2002), which were all experienced by the cleaners in this sample.

Although studies of outsourcing have highlighted the potential for the loss of union representation (Bezuidenhout and Fakier 2006; van der Walt et al. 2002), the majority of participants in this study were represented by a union. What is notable, however, is that although most cleaners were unionized, the women's responses do not speak to the benefits of their union membership. Likewise, it does not seem that the interests of the cleaners were strongly supported by the union representatives.

5.4 Finances

The cleaners all lived in economically disadvantaged households that relied heavily on low-wage employment and social grant income. In seven of the households,³⁵ the cleaner was the only source of employment income, but in most (12) households, there were two or more workers. While many households benefitted from the earned income of at least two workers, 13 households³⁵ only had access to income earned by women. In seven of these cases, the cleaner was the only worker, but in six cases there were multiple, female employed household members.

Furthermore, 15 out of 19 households received at least one social grant, of which the CSG was most common. A few women reported receiving support from other sources, such as income from a business, money from a deceased husband's company pension, and sporadic support from not co-resident partners. All of the households in this study

³⁵ These numbers exclude the rural households of women. If the rural households are included, the number of households where the cleaner was the only source of income decreases to four. The number of households that only had access to income earned by women decreases to eleven, while eight households had access to both male and female earnings.

were economically vulnerable, and in the event of a negative shock, the households would likely struggle to meet their basic needs. As mechanisms to reduce their financial vulnerability, households relied on a funeral policy, stokvel, and their familial and social networks.

The remainder of this section will focus on the findings from this study that involve household finances and livelihood strategies, and which are consistent with the literature and existing knowledge, including the importance of social grant income, the lack of support from income-earning males, and the subsequent reliance on female earnings. A discussion on vulnerability and support systems will complete the section.

Social grant income

The importance of social grant income in augmenting income earned from very low-waged work is an important finding in this study. As already mentioned, the majority of households (15 cases) in the sample had access to at least one type of social grant, and many households received more than one grant. The CSG was the most commonly received social grant, but is the smallest in terms of value. Although the CSG is low in value, many households received more than one grant, which meant that the contribution of social grant income to total household income was often significant. For example, one household that included four adults and seven children, received income from two workers in the household to the value of approximately R3,500 per month, as well as social grant income (from five CSGs) to the value of R1,650 per month. While earned income clearly outweighed social grant income, comprising 68 percent and 32 percent of total household income respectively, the contribution of grant income was important. These findings are consistent with previous research, which has suggested that in South Africa, earned income is the principal component of a household's livelihood strategy, typically comprising 70 percent of total household income (Vermaak 2011; Woolard and Leibbrandt 1999). This implies that 30 percent of total household income can be attributed to non-earned income, like from social grants, as was the case in this example.

Although social grant income therefore is typically lower than earned income, in many households they are an essential supplement to employment income, especially that which is earned from low-wage work. One case, which was introduced in the findings chapter, illustrates the importance of social grant income. This household had previously received one CSG, but did not currently receive any social grants because the child, for whom the grant was claimed, was no longer age-eligible for the CSG. The participant, who was the child's mother, explained that she had to learn how to budget without the additional support, and that they were struggling to make ends meet. When her household still received the CSG, grant income comprised a mere 19 percent of total household income (no grants are currently received by this household). Still, the participant clearly relied on the additional support provided by the social grant to enhance her household's total income.

While earned income was larger than grant income in most grant-receiving households, this was not the case in one household which had access to two types of social grants. This household, which contained two adults and three children (split across an urban and rural house), reported a total household income of approximately R4,100 per month. This total comprised R1,700 (or 41 percent of total household income) from the cleaner's salary, R1,410 from a Disability Grant, and R990 from three CSGs (and grant income therefore comprised 59 percent of total household income).

Although previous research has suggested that many poor Africans, especially single mothers (Hatch 2009), rely on the OAG (also called the state pension) received by another household member (Klasen and Woolard 2008), very few households in this study received the OAG. Nonetheless, the OAG played an important role in these few households. In this sample, three households had access to the state pension. In two of these households, the participants were single co-resident mothers, and in the third household, the participant was not co-resident with her children. In one of the households, the participant's stepmother received the OAG, and because the household was divided between a rural and urban location, the participant and her two children did not typically receive support from the pension because they were not co-resident with the

stepmother. However, in another household, the participant's mother received the state pension, and the grant income contributed towards the household's finances. In the third household, the participant's mother received the pension, and lived in the rural household with the participant's two children. The participant and the urban household were not really supported by the pension income, but it is likely that the participant's two children benefitted from their grandmother's pension. Receipt of the state pension is important because it makes it possible for grandmothers to support their grandchildren, especially when their mother is not co-resident (Amoateng, Heaton and Kalule-Sabiti 2007; Schatz 2007; Schatz and Ogunmefun 2007). Moreover, in this household, the participant was able to migrate for better work opportunities because her mother, who received the OAG, could care for the participant's children. This finding is consistent with national findings that have shown that the receipt of the OAG is associated with the increased labor migration of women (Ardington, Case and Hosegood 2007; Posel, Fairburn and Lund 2006).

Lack of support from income-earning males and the subsequent reliance on female earnings

A lack of support from income-earning males and a reliance on income earned by women is another important finding from this study, and is consistent with previous research (cf. Casale and Posel 2001). Studies using national micro-data have found that households with only female workers have a higher likelihood of poverty than households where male workers are present because of gender differences in earnings (Posel and Rogan 2009). In this study, the majority of households (13 out of 19) relied on female earnings only,³⁵ while six households had access to both male and female earnings.³⁵ As mentioned earlier, Hatch (2009) has suggested that African married co-resident mothers are more likely than African single co-resident mothers to benefit from the presence of an income-earning male. In this study, just over one-quarter of the participants reported marriage or cohabitation, which is perhaps why a similarly small number of households had access to both male and female earnings.

Although women earn less than men, households that rely only on female earned income (and not also on male earned income) are not necessarily poorer than households that also included an employed man. This is because a number of households reported several female earners in the household, highlighting the importance of household formation as a livelihood strategy. Compared to households that also included an employed male, more households with female earnings only reported a total household income in the top two income brackets created for this study. This suggests that in this study, households with multiple female workers are slightly more likely to report a higher total income than households with at least one income-earning male. To put it another way, there were ten households that reported a total income in the top two income brackets, and less than half had support from an income-earning male, suggesting that the majority of these households relied on multiple female earnings only.

It is also possible that earned income is underestimated in this study. As was mentioned in the preceding chapter, many participants only knew what others in her household contributed to the household, and not what all the workers actually earned because no household pooled *all* of their income. For example, one participant estimated that the income of her two older brothers was equivalent to 18 percent of their household's total income, while her employment income contributed almost twice as much (34 percent). While the brothers were both engaged in low-wage work as gardeners and construction workers, it is likely that the participant underestimated their employment earnings, which in turn caused total household income to be underestimated.

Mechanisms for reducing vulnerability

All the households in this study were economically vulnerable. While most households had access to multiple sources of employment income, as well as social grant income, their resources were spread thin, such that in the event of a negative shock (for instance, if a household member were to become unemployed), the household would likely struggle to meet their basic needs. In addition, households had limited reliable mechanisms to cope with serious shocks and stresses.

The only formal insurance mechanism used by the women in this study was the funeral policy. Almost all (19) of the participants contributed monthly to a funeral policy, which covered the participant and generally some or all other household members. Upon the death of a household member, the insurance company pays a portion or all of the costs associated with the funeral ceremony. The one participant who did not pay towards a funeral policy said she used to make monthly contributions but could no longer afford the cost. In two recent studies, the authors have found that one-third (Case and Menendez 2011) and one-quarter (Case et al. 2008) of their sample of deceased Africans had contributed to a funeral policy or burial society prior to their death.

It is interesting in this study that age did not affect the participants' likelihood of having a funeral policy, as previous research has indicated that it is more likely that older people, especially those of retirement age, would own a funeral policy (Case and Menendez 2011). However, the cleaners revealed that most of their co-workers had a funeral policy from the same insurance company, as a company representative had come to their workplace to recruit the cleaners to join their funeral scheme. This likely points to a recognition among these women, of the likelihood of a death in the household (perhaps because of HIV/AIDS), and of the direct costs of this death.

A number of studies using national micro-data have found that the cost of funerals in South Africa, even among the poor, can be expensive,³⁶ which can negatively impact the financial wellbeing of surviving household members if the costs of a funeral are borne by the household (Case and Menendez 2011; Case et al. 2008). Thus, ownership of a funeral policy can be viewed as a mechanism for reducing the surviving household's economic vulnerability after the death of a household member by defraying the costs associated with funerals.

A second method to reduce household vulnerability that was employed by the women in this study was stokvels, which are an informal, communal savings mechanism. Nine

³⁶ Case et al. (2008: 1) have found that "on average, households spend the equivalent of a year's income for an adult's funeral, measured at median per capita African (Black) income."

participants made monthly stokvel payments, and some to multiple stokvels. Triegaardt (2005: 7) refers to stokvels (and other communal savings groups) as informal and traditional forms of social security, which “have developed in response to the inaccessibility of formal social security systems.” Previous research has highlighted the importance of stokvels in “enhanc[ing] income security” (Kaseke 2010: 164), while also providing moral support, mutual assistance, and improving social capital through the relationships formed in the community (Matuku and Kaseke 2014).

Through voluntary participation in a stokvel, members are forced to save (through monthly contributions to the stokvel) throughout the year and receive a lump-sum payment typically once per year. Saving throughout the year often allows stokvel participants to purchase goods in bulk (at a lower cost per unit) or to make a large purchase/payment, among other things. As an example, one participant in this study was going to use her annual stokvel disbursement to pay for her daughter’s wedding.

In addition to owning a funeral policy and participation in stokvels, many participants said that they rely on social and familial networks for support in times of distress. This is consistent with previous research (Neves and du Toit 2013; du Toit and Neves 2009; Klasen and Woolard 2008; Devereux 2001).

When the poor in South Africa experience personal hardship, such as the loss of employment, staying in (or returning to) the household of parents or relatives is quite common, especially among Africans (Klasen and Woolard 2008). Of all 19 households in this sample, 11 households (13 if including the rural unit) reported that there was at least one unemployed person living in the household; all of the unemployed were immediate or extended family members, and most were men. It is also interesting to point out that the majority of unemployed males in this study were young adults, which is consistent with research that suggests that young unemployed people often delay leaving the households of their parents or other relatives if they have yet to find a job (Klasen and Woolard 2008). Indeed, six of the 15 unemployed males in this sample were the adult sons of the participants. These findings support the claim that the unemployed often

cohabit with relatives, which functions as a private safety net in times of personal distress.

Previous research has also highlighted the possibility that the unemployed can be detrimental to the household's wellbeing because they depend on the resources of other household members during unemployment (Klasen and Woolard 2008). In other words, unemployed household members can drag the household into poverty (or deeper into poverty). Three households in this sample had more unemployed members than employed people, suggesting that resources were spread thin among all the household members (including inactive people). In one case, there were three workers supporting eight other household members (four unemployed and four inactive). In the other two cases, there was one worker supporting 11 other people (two unemployed and nine inactive), and two workers supporting nine people (five unemployed and four inactive). Few employed people supporting many unemployed and inactive household members can strain financial resources, especially if the employed workers earn low wages, as was the case in this sample.

Furthermore, eight participants were either the only employed household member or the breadwinner in her household. If they became unemployed, their households would have no access (or substantially reduced access in the case of the breadwinner) to employment income and would be forced to rely on other sources of income. While a few of these women could rely on support from employed family members who reside in the rural household, the majority have no other employed family members who could provide financial support, unless another household member secured employment.

5.5 Summary and concluding remarks

In this chapter I have discussed the findings of my study, and highlighted where the findings were consistent or inconsistent with previous research. I found that the findings from this study generally suggest that the individual and household characteristics of many participants were consistent with previous research regarding the poor in South

Africa. I also found that low-wage work, as experienced by the cleaners in this study, was characterized negatively, but was still viewed by participants as better than unemployment, for the simple reason that any income was better than no income. This chapter further highlighted the importance of labor earnings and social grant income as critical components of a livelihood strategy, and subsequently discussed ways in which the participants reduced their households' economic vulnerability.

By analyzing the livelihood strategies of the cleaners' households in this case study, it was clear that employment income was a critical component in a livelihood strategy, even though low-wage workers earn a relatively small amount from their work. Employment income was also typically the largest source of income available in the household, and, according to previous research, has the most significant role in reducing the depth of poverty in South Africa (Posel and Rogan 2012). As evidenced in this study, state transfers, in the form of social grants, were another important element of the livelihood strategies of the cleaners' households. Because the working poor have low earnings, social grants are important in augmenting income earned from labor. Very few women received income from other sources, such as private maintenance payments and monetary assistance from a not co-resident partner, confirming the importance of labor earnings and social grant income.

It was also found that demographic and household characteristics can affect a household's financial wellbeing and chosen livelihood strategy. Specifically, many participants had an incomplete secondary education, which limited their job prospects and earning capabilities. Few cleaners were married, but all the participants had children, suggesting a high rate of non-marital childbirth. Since marriage increases the likelihood of residing with an income-earning male, married women were less likely to live in poor households than women who were not married. In addition, many fathers were absent from their children's lives and few provided any financial support, causing many mothers to take up low-wage employment.

Furthermore, some families were stretched across two households that were typically dependent on each other for financial and caregiving support. Many households were also comprised of extended family members, which can create a large household, but can also increase the household's resources, especially when there are multiple workers present. The extended family can also serve as a safety net in times of distress, like unemployment, but at the same time, unemployed household members can drag the household into poverty (or deeper into poverty).

Given the fact that employment earnings are the primary component of a household's livelihood strategy, it was important to investigate the cleaners' lived experiences of low-wage employment. All in all, low-wage work was predominantly characterized as undesirable work. The cleaners lacked knowledge regarding their rights, and were reluctant to exercise their rights because of the threat of job loss. Still, low-wage employment was considered to be better than having no employment, because even if the earnings were small, it was better than earning nothing. One participant summed it up well when she said, "half a loaf is better than no bread."

The majority of households relied on female earnings only, as many households reported at least one unemployed male. Although women often earn less than men, this study has shown that households that rely only on female earned income are not necessarily poorer than those that included an income-earning male because many households had multiple female earners. It is possible, however, that earned income is underestimated in this study, as many participants did not know what others in her household earned because no household pooled all of their income.

While households were generally economically vulnerable, almost all participants owned a funeral policy (a formal insurance mechanism) and many were members in a stokvel (an informal savings mechanism). Others also said they would rely on familial and social networks as a way to cope with shocks and stresses. There are both positive and negative aspects of their chosen methods. While funeral policies can defray funeral costs, participants spent up to twenty percent of their disposable income every month for the

policy. Stokvels can encourage saving and foster social capital, but in times of financial distress, members may not be able to access their money if it is not their turn to receive the payout. Likewise, if members lack the necessary funds to make their contribution, they also risk removal and future exclusion from the group. Finally, relying on social networks can be beneficial to the individual in distress, but can also be detrimental to the supporting household's financial wellbeing.

Overall, there was clear evidence that low-wage employment was the principal component of the livelihood strategies of the cleaners and their households in this study, and that social grants were an integral, secondary component of many livelihoods, augmenting labor earnings. In turn, livelihoods were positively or negatively impacted by a range of variables, including the individual characteristics of household members, their employment opportunities and conditions, household characteristics, and access to other sources of income or support. The majority of households employed at least one mechanism with which to reduce the household's economic vulnerability. While each household and livelihood strategy is unique and dependent on a specific set of circumstances, many common themes were present among the households in this study.

5.6 Further research

There are a number of areas that were revealed through this study that would benefit from further research. I conclude this chapter by highlighting two avenues for further research.

First, the women in my case study are clearly engaged in very low-waged work, earning similar wages compared to the nationally regulated minimum wages for domestic workers in major metropolitan areas.³⁷ Even though the cleaners work at a university, they are employed by an external cleaning company, and are therefore outsourced workers. In light of the recent student protests at universities across South Africa, which

³⁷ The South African Department of Labor stipulated that between December 1, 2014 and November 30, 2015, the minimum wage for domestic workers (who work in major metropolitan areas and more than 27 hours per week) is R2,065.47 monthly. The cleaners in this case study earn approximately R2,000 per month prior to deductions.

(among other things) call for universities to stop outsourcing, a study that focuses on outsourcing is warranted. Specifically, a study that compares the current nature of employment (earnings and conditions) of outsourced cleaners across the different universities would help identify whether the experiences of outsourced cleaners in this particular case study are mirrored at other tertiary institutions in South Africa.

Second, in this study, I found that a number of households in which the cleaners lived included a resident adult child, where the child was either unemployed or still studying. Further research could investigate the intentions of adult children, who are still living at home, to leave the household. A study of adult children's future plans and their intention to remain in or to leave the household could be useful for understanding the role of household structure and formation as a livelihood strategy. For example, it would be interesting to see the living arrangements of adult children if they find employment: are they more likely to stay in and contribute to the current household (as if it were their permanent home), or do they want to move out on their own? What are other household members' expectations for the adult children to remain in or to leave the household; and what role does marriage (and low marriage rates) play in adult children's intentions for the future?

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APPENDIX 1

Informed Consent Form

Dear Participant,

I am currently conducting a Masters study on “An analysis of sustainable livelihoods: A case study of the low-wage employment of African women at a tertiary institution in Durban, South Africa.”

You are kindly requested to consider and respond to the following questions asked of you in an interview. Details of the project appear below. Information provided by you will be treated with the strictest anonymity and your identity will not be revealed to anyone. Participation in this interview is voluntary and you may withdraw if you should choose to do so, at any time. Furthermore, you may decline to answer any of the questions asked of you.

If you are willing to be interviewed, please indicate (by ticking as applicable) whether or not you are willing to allow the interview to be recorded by the following equipment:

	Willing	Not Willing
Audio equipment		

Your time and effort in participating in this project are greatly appreciated.

Thanks,
Ryan Stotler

Title of Project: An analysis of sustainable livelihoods: A case study of the low-wage employment of African women at a tertiary institution in Durban, South Africa

Investigator: Mrs. Ryan Stotler
UKZN – School of Development Studies
079 – 101 – 4620 or erstotler@gmail.com

For further information please contact my supervisor:
Prof Dori Posel
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031 – 260 – 2576 or posel@ukzn.ac.za

You may also contact the Research Office: Mr. Prem Mohun
UKZN – HSSREC Research Office
031 – 260 – 4557 or mohunp@ukzn.ac.za

I _____ (full name) hereby confirm that I understand the contents of this document and the nature of the research project and I consent to participating in the research project.

I understand that I am at liberty to withdraw from the project at any time, should I so desire.

Signature _____ **Date** _____

Please write your address below if you wish to receive a copy of the research report:

APPENDIX 2

IMVUME

Incwadi yokuvuma ukuba yinxgenye yocwaningo: “Ucwaningo olubanzi mayelana nezimpilo zabantu besifazane Abamnyama abahola kancane esikhungweni semfundo ephakeme Ethekwini, Emzansi Africa.” Ngenza ucwaningo ezifundweni eziphakeme zeMasters.

Uyacelwa ukuba ucabange kabanzi bese uyaphendula yonke imibuzo kule nkulumo mpendulwano. Yonke imininingwane yalolucwaningo ibhaliwe ngenzansi. Konke okushoyo kule nkulumo mpendulwano kuzoba imfihlo kanti futhi ngeke livezwe igama lakho. Awuphoqelekele nakancane ukuba ingxenye yalolucwaningo futhi ungahoxa kulo noma yinini. Awuphoqelekele futhi ukuthi uphendule yonke imibuzo.

Uma uvuma ukuba ingxenye yalolucwaningo, ngizocela ufake loluphawu
✓ oluzokhombisa ukuthi uyavuma ukuba iqoshwe ngomshini inkulumo mpendulwano.

	Ngiyavuma	Angivumi
Umshini Wokuqopha		

Ngiyabonga kakhulu ngethuba onginikelona ukwenza lenkulumo mpendulwano.

Ngiyabonga,
Ryan Stotler

Igama locwaningo: Ucwaningo olubanzi mayelana nezimpilo zabantu besifazane Abamnyama abahola kancane esikhungweni semfundo ephakeme Ethekwini, Emzansi Africa.

Umcwaningi: Mrs. Ryan Stotler
UKZN - School of Development Studies
079 – 101 – 4620 noma erstotler@gmail.com

Uma ufuna eminye imininingwane ngalolucwaningo ungaxhumana nomphathi wami:

Professor Dori Posel
UKZN - School of Development Studies
031 – 260 – 2576 noma posel@ukzn.ac.za

Ungakwazi futhi ukuxhumana nehhovisi elangamele lolucwaningo:
Mr. Prem Mohun
UKZN – HSSREC Research Office
031 – 260 – 4557 noma mohunp@ukzn.ac.za

Mina _____ (amagama aphelele)
ngiyaqinisekisa ukuthi ngiyizwisile imigomo yalolucwaningo futhi ngiyavuma ukuba
ingxenye yalo.

Ngiyazi futhi ukuthi ngingahoxa kulolucwaningo noma yingasiphi isikhathi uma
ngithanda.

Sayina lapha _____ Suku _____

Ungabhala ikheli lakho ngenzansi uma ufisa ukuthola imiphumela yalocwaningo:

APPENDIX 3

Interview Questions

Demographics

1. How old are you?
2. What languages do you speak? (Circle all that apply)
 - English
 - Zulu
 - Xhosa
 - Afrikaans
 - Ndebele
 - Northern Sotho
 - Sotho
 - Swazi
 - Tsonga
 - Tswana
 - Venda
 - Other (please specify)

Education

1. Can you tell me about your educational background? What is the highest level of education you have completed?
2. Have you ever participated in any on-the-job training? Why or why not?

Household

1. Can you tell me about the structure of your household? How many adults are present? How many children?
2. What is your relationship status? (Are you currently married, widowed, divorced, living with someone like husband and wife, in a relationship but not living together, not in a relationship?)
3. If the participant has children: Can you tell me about your children? How many of your children live with you? If not all, where else do they live?
4. Does the father of your child/ren contribute to the upkeep of the child/ren in any way? How?
5. How many other people are employed in your household? Are there other members who are unemployed and who want to work?

Work

1. Can you tell me about your previous work experience? What other jobs have you done?
2. Can you tell me about your most recent period of unemployment? How long were you unemployed? How long had you been searching for a job before taking this one?
3. How did you find out about this job? Why did you choose to take this job?
4. How long have you been employed at this job?
5. Can you tell me what a normal day at work is like?
6. What do you like and dislike about your job?
7. If you could choose to have any job, what would you choose? Why?

Conditions of Work

1. Are the conditions of this job what you expected them to be? In what ways?
2. Do you have a written contract with your employer?
3. What benefits do you receive from this job (For example: paid leave, sick leave, maternity leave, medical aid)?
4. Are the wages you receive what you expected them to be? Why or why not?
5. How many hours per week do you work?
 - 0-24 hours
 - 25-44 hours
 - 45 hours or more
6. How confident are you that you won't lose your job for any given reason?
7. Are you represented by a union? If so, which one?

Finances

1. How much do YOU personally earn from employment per month (before tax)?
 - R0-R500
 - R501-R1000
 - R1001-R1500
 - R1501-R2000

2. On average, how much total combined money do ALL the members of your household earn per month? (Include money from jobs, rent, social grants, and any other money received by members of your household)

R0-R500

R501-R1000

R1001-R2000

R2001-R3000

R3001-R4000

R4001-R5000

R5000 or more

3. What are the sources of income for this household? (Circle all that apply)

Salary/wages

Income from a business

Remittances (money received from people living elsewhere)

Pensions

Grants

Other (please specify)

4. If grants are a source of income, what grants (and how many of each grant) does the household receive (Circle all that apply)?

Pension

Old-age grant

Disability grant

Child support grant

Care dependency grant

Foster child grant

War veterans grant

Grant-in-aid

Social relief of distress

5. What other (if any) assistance does your household receive from the government (other than social grants)? From other organizations? From other family or friends?

6. How much does transportation cost to get to work (one direction)?

7. In your household, how is *your* income normally spent? What are you responsible for providing in your household?

8. If other members of your household earn an income (for example, income from employment or income from social grants), how do they support the household? What are they responsible for providing?

9. In the event of a negative shock (for example, illness or death of a household member), does your household have familial or social networks on which you draw support? Are

there any other forms of support that your household has access to in the event of a negative shock?